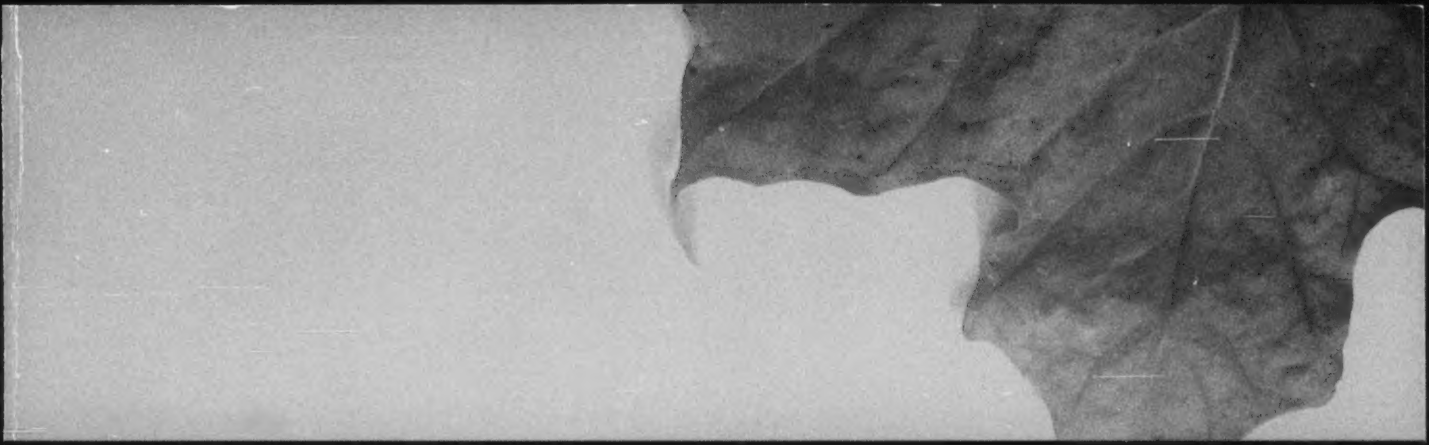

NATIONAL COUNCIL OF WELFARE REPORTS

WELFARE INCOMES 2009

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Conseil national du bien-être social

Canada

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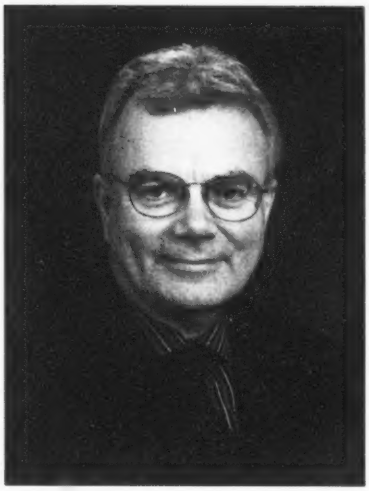
ABOUT THE NATIONAL COUNCIL OF WELFARE **B-1**

Dear Readers,



This edition of ***Welfare Incomes*** provides insights into the state of social assistance across Canada. As you consider the statistics in this report, we want you always to keep in your mind's eye the human faces of the women, men and children who find themselves needing the social program of last resort. We have met so many Canadians recently who acknowledge that they are only a paycheque or two away from poverty if they lose their jobs.

For increasing numbers of women, men and their children impacted by the recession, 2009 was a year in which they discovered the state of welfare the hard way. They may never have imagined needing welfare until they exhausted unemployment benefits or failed to qualify. Then they learned they could not get welfare until they further depleted almost all the savings and other assets they had worked so hard to build. If they started to work again, they learned it often did not put them financially farther ahead.

As the National Council of Welfare has done since 1986, we look at the situation of four family types: a lone parent with a 2-year-old child, a couple with two children aged 10 and 15, a single person considered employable and a single person with a disability. Chapters 2 to 5 focus on each family type, comparing their welfare incomes over time and gauging their adequacy using two low-income measures—Low income cut-offs and the Market Basket Measure—as well as average and median incomes. Chapter 6 looks at liquid asset provisions. Earnings exemption provisions are the subject of chapter 7, where we also look at the potential impact of the federal Working Income Tax Benefit (WITB) on welfare households with earnings. The appendices contain updates of the main statistical tables that appeared in earlier editions of ***Welfare Incomes***.

The report highlights some improvements between 2008 and 2009 but the longer term picture is still pretty dismal. Most welfare incomes remain far below any socially accepted measure of adequacy. In 2009, most individuals and families applying for welfare had to be nearly destitute before they could receive welfare. When we looked at how asset levels have changed over the past twenty years, we found that many have not changed at all and some have actually gone down, either through policy decision or erosion from inflation. In a few cases, however, there have been significant increases and this, we think, is a more forward-looking and cost effective approach. Asset stripping not only impoverishes people before they qualify for welfare, but it also limits their ability to climb the welfare wall to get out of the welfare trap. Allowing people to retain some financial cushion can prevent major upheaval and enable the search for employment or the upgrading of skills necessary to move forward in their lives.

The treatment of earnings of social assistance households is also mixed. In some cases, welfare recipients who are able to earn income are financially no better off, or even have a net loss once the costs of getting to work are taken into account. We find this to be counterproductive. Where households with earnings are able to see a reasonable improvement in their financial situation, there is both a greater incentive to find and keep employment and an improvement in well-being. The WITB, by providing income that does not get clawed back, adds a few dollars to the meagre incomes of welfare households. In this, it shows potential, but its real impact is as yet unknown. We hope the federal government will do more to clearly meet the WITB's objective of helping people avoid or escape welfare. We hope it will eventually do more to prevent poverty as well.

Finally, we urge more of the kind of recent developments under government poverty reduction strategies that are getting results. These include making services, such as child care or medical and dental benefits, available to anyone with low income, no matter the source. These initiatives help shrink the welfare wall and support Canadians' own efforts to overcome it.

Sincerely,

John Rook

John Rook
Chairperson

WELFARE INCOMES:
KEY PATTERNS AND TRENDS

Welfare Incomes 2009 estimates total welfare incomes (social assistance plus child benefits and tax credits) for 4 family/household types in each of the 13 provinces and territories for a total of 52 cases*.

The four family types are:

- **A single person considered employable;**
- **A single person with a disability;**
- **A lone parent with a 2-year-old child;**
- **A couple with two children aged 10 and 15.**

The NCW has published similar estimates since 1986.

***Some information on Alberta's separate program for people with severe disabilities is also provided.**[1]*

2009

All welfare incomes increased in 2009 compared to 2008.[2]

- When adjusted for inflation, a few of our 52 cases showed a decrease, but most increased well above the 0.3% rate of inflation and in 15 cases, the increases were more than 5%.

Yet most welfare incomes remained inadequate.

- For the single person, the range was from a low of $3,773 to a maximum of only $9,593. For the person with a disability, it ranged from $8,665 to $12,905[3]; for the lone parent, from $14,829 to $19,297; and the couple with children from $19,775 to $24,045.
- Regardless of the measure used, welfare incomes were **consistently far below most socially accepted measures of adequacy.**
- Only lone parents in Quebec, Newfoundland and Labrador, and Saskatchewan have "cracked" or come close to poverty lines.
- The worst-off have always been single people considered employable and the situation did not change in 2009. The welfare income of a single person was at best only 62% of the poverty line, using the Low-income cut-offs (LICOs) as the measure, and at worst

was a mere 24%. The Market Basket Measure (MBM) of poverty showed similar results at 64% and 26%.

- The single person's welfare income only reached 15 to 38% of the average after-tax income for Canadian singles overall, making it apparent just how excluded some social assistance recipients are from mainstream Canadian life.

WELFARE INCOMES OVER TIME

- Between 1990 and 2009, inflation increased by 45.9% and most welfare incomes did not keep up. As a result, many people on welfare now are worse off than recipients in earlier decades. In several cases, welfare incomes decreased by 20% or more.
- Single persons saw an increase in only 3 jurisdictions; lone parents in 6 jurisdictions and the couple with children in 4 jurisdictions.
- The current decade produced a peak year for welfare incomes for a single person considered employable in only 5 cases. For the person with a disability, peaks were in only 3 cases. For the lone parent and the couple with children peaks were in just 6 cases for each family type.
- In contrast, 9 provinces and 1 territory had their lowest years for single people considered employable in the current decade.

ASSETS

There was wide variation in the level of liquid assets, such as money in a bank account or retirement savings, that were exempt in calculating eligibility for welfare.

- Assets exemption levels were generally very low, although somewhat less so for people with a disability. The lowest levels range from $0 to $50, $150 or $200 for a single person. New Brunswick, Quebec and Saskatchewan were in a significantly higher range.
- Manitoba is a striking contrast to all, allowing $4,000 per person for all our family types, thus reaching $16,000 for the couple with two children.
- Over time, many asset exemption levels have eroded. When indexed to inflation, 1989 amounts were often higher than the 2009 amounts.

EARNINGS AND THE WORKING INCOME TAX BENEFIT

There was also wide variation across the country in the treatment of income from other sources when calculating a household's welfare benefit.

- Some earnings were fully exempt and welfare was not reduced. Other earnings were partially exempt or not exempt at all. With $250 of earnings a month, a lone mother in 6 jurisdictions benefited by $200 or more as did her single neighbour, while in other cases they kept the value of only half or less of their earnings. In 2 provinces, neither saw any financial gain from their employment.

The impact of the federal Working Income Tax Benefit (WITB) on social assistance recipients remains unclear. The structure of each jurisdiction's welfare program – both its rates and earnings exemption policies – determines the amount of WITB paid.

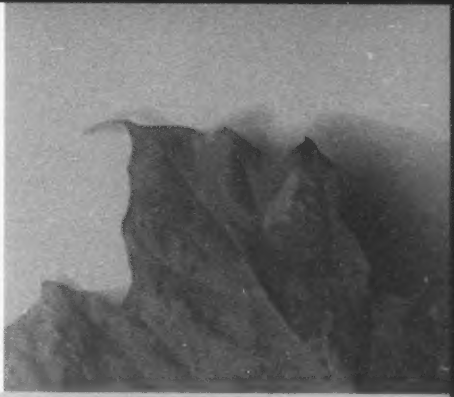
- In almost all cases, with between $462.50 and $600 of earnings per month, a single welfare recipient gained financially, usually by the $42.50 maximum. With increasing earnings, people can become ineligible for welfare before they reach the maximum WITB. Not enough information is available to tell whether the WITB can live up to its goal of helping people avoid, escape and stay off welfare.

---

[1] Information on Alberta's Assured Income for the Severely Handicapped (AISH) program is included for some comparative purposes but because it differs from other social assistance programs in significant ways it is not included in our regular social assistance scenarios. All other programs in this report are needs tested – including Alberta's Income Support Program – with benefits based on family size and other factors. For more details, see Chapter 3 and Chapter 6.

[2] Note that welfare incomes are generally higher in the territories for all family types, due to the higher cost of living in the north. As well, some information is not available for the Territories. It is difficult to compare or rank provincial and territorial incomes in the same way.

[3] Under AISH, the total income was $14,297.



CHAPTER 1

WHAT IS WELFARE?

Welfare is the social safety net of last resort in Canada. It provides money to meet the basic needs of individuals and families who have exhausted all other means of financial support.

There are 13 different welfare systems in Canada – one in each province and territory. Sometimes municipalities share responsibility with the province, such as in Ontario. First Nations people on and off reserve receive the same benefits as others, through the welfare program in the province or territory where they live.

Each welfare program has **complex rules** which regulate all aspects of the system, including:

- eligibility for assistance;
- the rates of assistance;
- the amounts of other income recipients are allowed to keep before welfare is reduced.

Determining eligibility for welfare is a multi-step process. First, applicants must meet the **administrative requirements**. For example, most have to provide written documentation concerning their financial situation. Administrative rules vary throughout the country. Then applicants undergo a needs test, which looks at their assets, income and basic needs.

ASSETS

In most provinces and territories, the principal residence, defined as a fixed asset, is exempt. However, cash on hand and in bank accounts, is an example of liquid assets, which are not exempt if they surpass a set limit. These limits vary by province and territory according to the size of the household and, in some jurisdictions, the client's classification.

INCOME

Each province and territory determines how to treat income from various sources (e.g., work, donations) – it may be fully exempt, partially exempt or not exempt at all. Income that is not exempt means welfare payments are reduced by a certain amount.

BASIC NEEDS

Amounts for basic needs, covering items such as food, shelter, clothing, household expenses, transportation, and personal grooming items, are set by government regulation or policy directive. These amounts are often set arbitrarily and do not necessarily reflect the actual cost of necessities. Some provinces and territories – Newfoundland

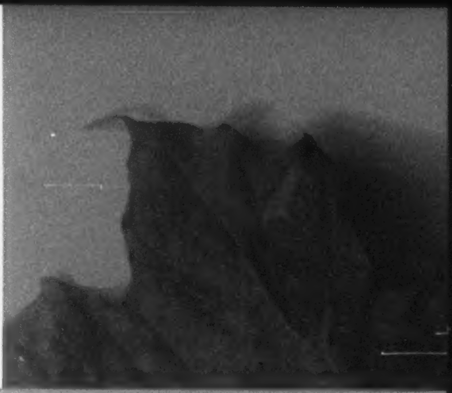
and Labrador, Quebec and Yukon – have recently introduced indexation provisions to prevent benefits from eroding due to inflation.

CLIENT'S CLASSIFICATION

Over the years provincial and territorial welfare programs have defined a general classification of clients, including employable persons, single-parent families, persons with disabilities, persons with multiple barriers to employment, and aged persons. Applicants have to comply with a set of rules, depending on the client categories in which they are placed.

CHAPTER 2

SINGLE PERSON CONSIDERED EMPLOYABLE



WIDE VARIATION CONTINUED ACROSS THE COUNTRY

At the provincial level:

- The highest total welfare income[1] in 2009 for a single person considered employable was $9,593 in Newfoundland and Labrador.
- The lowest total welfare income was $3,773 in New Brunswick.
- The median value was $7,277 or in other words, half of the 2009 total welfare incomes were below $7,277 and half were above that amount.

At the territorial level:

- Amounts were much higher than at the provincial level, due to higher cost of living. Nunavut's incomes were the highest, with average monthly rents in excess of $2,800.

INCREASE OVER LAST YEAR BUT DECREASE OVER TIME

Generally, single employable persons saw an increase in their total welfare incomes between 2008 and 2009. Almost all increases were due to provincial changes, with the increase of the federal GST counting for only a slight part of the total increase. In New Brunswick, Alberta and partially for Manitoba, the provincial increases were implemented mid-2008 or at the end of 2008. Nine jurisdictions implemented rate increases in 2009: Newfoundland and Labrador, Prince Edward Island, Nova Scotia, Quebec, Ontario, Manitoba, Saskatchewan, British Columbia and Yukon. In Nunavut and Northwest Territories, there were no changes between the 2008 and 2009 amounts.

The cost of living affects the value of welfare incomes, and it increased by only 0.3% between 2008 and 2009. In British Columbia, the Northwest Territories and Nunavut, the overall welfare income increases were so small that once inflation was taken into consideration, they became a decrease. When adjusted for inflation, the increase in total welfare incomes between 2008 and 2009 ranged from 0.6% in Nova Scotia to 33.1% in Alberta.[2]

Table 2.1: 2009 WELFARE INCOMES FOR SINGLE PERSON CONSIDERED EMPLOYABLE

	Basic Social Assistance	Other P/T* Benefits	GST Credit	P/T* Tax Credits	2009 Total Income
Newfoundland and Labrador (NL)	$8,085	$1,200	$268	$40	$9,593
Prince Edward Island (PE)	$6,661		$245		$6,906
Nova Scotia (NS)	$6,114		$245		$6,359
New Brunswick (NB)	$3,528		$245		$3,773
Quebec (QC)	$7,067		$245		$7,312
Ontario (ON)	$6,877		$245	$379	$7,501
Manitoba (MB)	$6,060	$510	$245		$6,815
Saskatchewan (SK)	$8,316		$245	$219	$8,780
Alberta (AB)	$6,996		$245		$7,241
British Columbia (BC)	$7,320	$35	$245	$178	$7,778
Yukon (YK)	$14,873	$155	$341		$15,369
Northwest Territories (NT)	$16,942		$374		$17,316
Nunavut (NU)	$43,452		$374		$43,826

** Provincial/Territorial*

Figure 2.1: Percentage change in welfare incomes from 2008 to 2009 Single person considered employable (constant dollars)

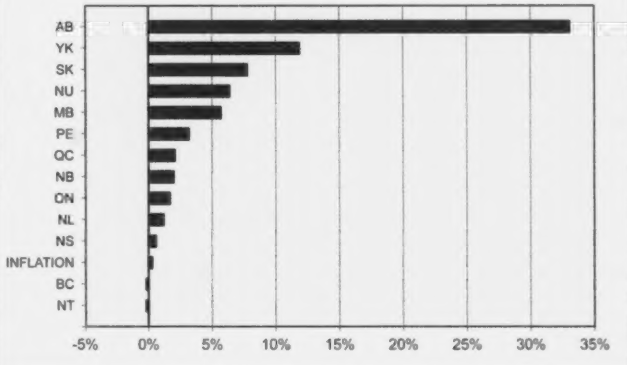
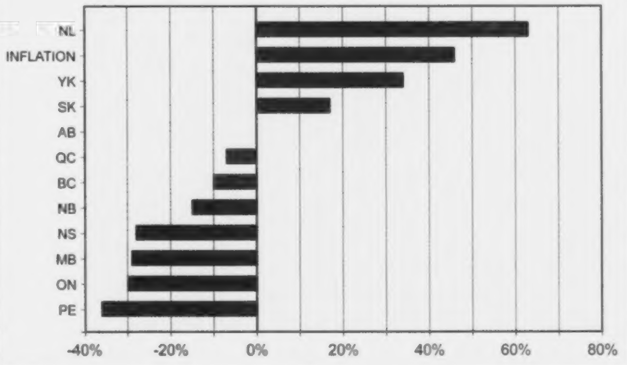


Figure 2.2: Percentage change in welfare incomes from 1990 to 2009 Single person considered employable (constant dollars)



Data for 1990 are not available for the Northwest Territories. Nunavut became a separate territory in 1999.

For the period 1990–2009, single employable persons saw an increase in their welfare incomes in only three jurisdictions: Saskatchewan (17%), Yukon (34%) and Newfoundland and Labrador (63%). However, inflation increased by 45.9% during the 19-year period; thus only in Newfoundland and Labrador did the welfare income increase exceed the cost of living.

Table 2.2 further illustrates the extent of the decline in welfare incomes over the years. It shows the year in which welfare incomes were at their peak and the year they were at their lowest, then compares these amounts to the 2009 welfare incomes. Note that the dollar amounts are in constant dollars.

- Only two provinces had their peak years in this decade – Newfoundland and Labrador (2009) and Saskatchewan (2006). The vast majority of welfare incomes peaked many years ago. In six cases, the peak was in the period 1991–1994.

- The amount of the decrease in total welfare incomes was severe in some cases. In seven cases the loss was more than $1,000 including the two worst cases, Prince Edward Island ($4,110) and Ontario ($3,933).

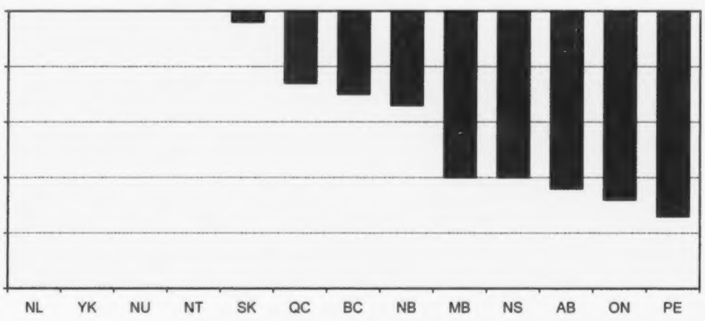
- Most low years were in the current decade.

Table 2.2: CHANGES IN WELFARE INCOMES, FROM PEAK YEAR AND LOW YEAR TO 2009

	2009 Amount (1)	Peak Year (2)	Peak Amount (3)	$ Change from Peak to 2009 (4 = 1-3)	Low Year (5)	Low Amount (6)	$ Change from Low Amount to 2009 (7 = 1-6)
NL	$9,593	2009	$9,593	$0	1989	$5,804	$3,789
PE	$6,906	1992	$11,016	-$4,110	2005	$6,643	$263
NS	$6,359	1989	$9,098	-$2,739	2000	$5,487	$872
NB	$3,773	1991	$4,537	-$764	2006	$3,658	$115
QC	$7,312	1993	$8,438	-$1,126	2008	$7,165	$147
ON	$7,501	1992	$11,434	-$3,933	2008	$7,374	$127
MB	$6,815	1992	$9,667	-$2,852	2007	$5,978	$837
SK	$8,780	2006	$8,960	-$180	2004	$6,830	$1,950
AB	$7,241	1986	$10,572	-$3,331	2007	$5,190	$2,051
BC	$7,778	1994	$9,097	-$1,319	2006	$6,776	$1,001
YK	$15,369	2009	$15,369	$0	1986	$8,973	$6,396
NT	$17,316	2008	$17,353	-$37	1998	$9,669	$7,647
NU	$43,826	2009	$43,826	$0	2007	$39,649	$4,177

**Peak amounts and low amounts are in 2009 constant dollars.*
***Green colour** is for peak years and **orange colour** is for low years during this decade.*

Figure 2.3: Percentage change from peak to 2009 amount by province and territory Single person considered employable



GENERAL OBSERVATIONS

Most Canadians would find it extremely difficult to cope with the substantial income losses that welfare households have experienced. Coping is even harder for those who are at the bottom of the income scale, given their already meagre incomes. The decline in rates has been a particular shock to singles hit by the recession who did not expect to ever find themselves needing welfare. **Peter's story** is an example.

ADEQUACY OF 2009 WELFARE INCOMES

The 2009 total welfare incomes for single employable persons were compared with a number of low income measures, including the after-tax Low-income cut-offs (AT LICO) and the Market Basket Measure (MBM), as well as with the after tax median income and the after tax average income.[3]

Peter lost his job last year and has now used up all of his Employment Insurance benefits. He turns to his provincial social assistance program hoping he will be able to receive some financial help. He soon learns to his surprise that the maximum he could receive from Ontario Works for 2009 would be $585 a month. He worries, since he has to pay a monthly rent of $780 for his Toronto apartment. He was under the impression that people on welfare had it easy… He even remembers having a neighbour who told him, back in 1992, that a welfare check was above $10,000 yearly! How could it be smaller these days than it was back then? He knows that it costs much more to live now than in 1992, so … Why? He doesn't get it…

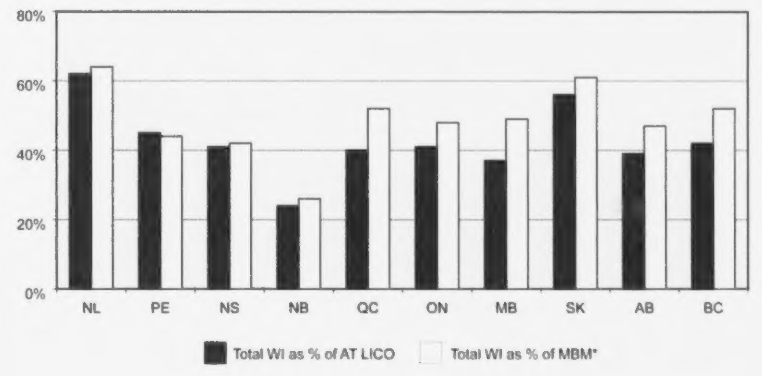
(The Market Basket Measure of poverty for a person living in Toronto in 2009 is estimated by the NCW at $15,633.)

Table 2.3: MEASURING THE ADEQUACY OF WELFARE INCOMES

	2009 Total Welfare Incomes	AT LICO	MBM*	Median AT Income*	Average AT Income*
NL	$9,593	$15,579	$14,968	$20,006	$25,166
PE	$6,906	$15,384	$15,852	$21,111	$26,870
NS	$6,359	$15,579	$15,044	$23,444	$25,868
NB	$3,773	$15,579	$14,373	$20,988	$25,968
QC	$7,312	$18,421	$14,158	$21,346	$26,870
ON	$7,501	$18,421	$15,633	$22,667	$32,686
MB	$6,815	$18,421	$13,795	$23,229	$31,783
SK	$8,780	$15,579	$14,368	$24,028	$30,580
AB	$7,241	$18,421	$15,491	$30,515	$41,609
BC	$7,778	$18,421	$15,032	$24,437	$34,691
YK	$15,369	n/a	n/a	$29 942	n/a
NT	$17,316	n/a	n/a	$33 176	n/a
NU	$43,826	n/a	n/a	$31,641	n/a

**Estimated*

Figure 2.4: Total welfare income (WI) as % of AT LICO and MBM,* Single person considered employable, 2009



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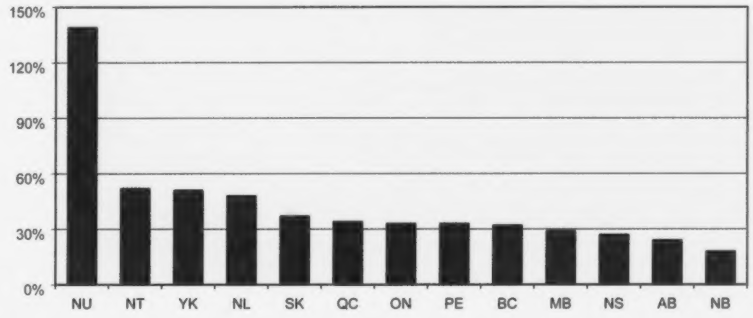


Figure 2.5: Total WI as % of median AT income, Single person considered employable, 2009

The Market Basket Measure provides a good estimate of the cost of living because it is sensitive to differences in the cost of the basket of goods – including transportation, shelter, clothing and food components – and services in different parts of Canada.[4]

All 2009 welfare incomes were below both low-income measures by at least $5,000, and in the case of Ontario, New Brunswick and Alberta, by $10,000.

When compared with median and average after-tax incomes, the gap between welfare incomes and these incomes was larger. Welfare incomes of a single person in New Brunswick, Ontario, Manitoba, Saskatchewan, Alberta and British Columbia were below the average after-tax income of single persons in those provinces by at least $20,000.

- Expressed as a percentage of the after-tax LICO, the lowest welfare income was in New Brunswick at 24%. In Newfoundland and Labrador, it reached 62%.

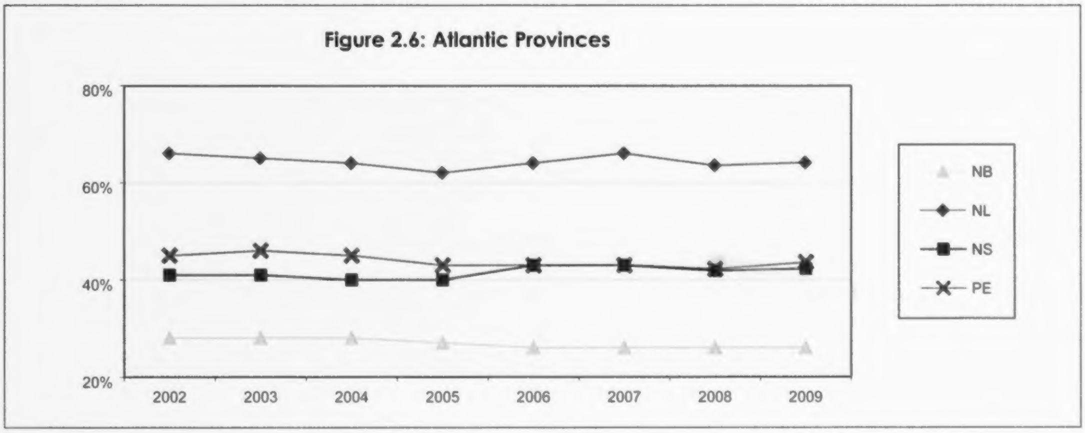
- Expressed as a percentage of the MBM, the lowest welfare income was in New Brunswick at 26%. In Newfoundland and Labrador, it reached 64%.

- The median income is the only measure available for the territories. Expressed as a percentage of the median after-tax income, the lowest welfare income was in New Brunswick at 18%. Among the provinces, it reached a maximum of 48% in Newfoundland and Labrador. Among the territories, it reached a maximum of 130% in Nunavut.

WELFARE INCOMES COMPARED TO MBM, 2002–2009

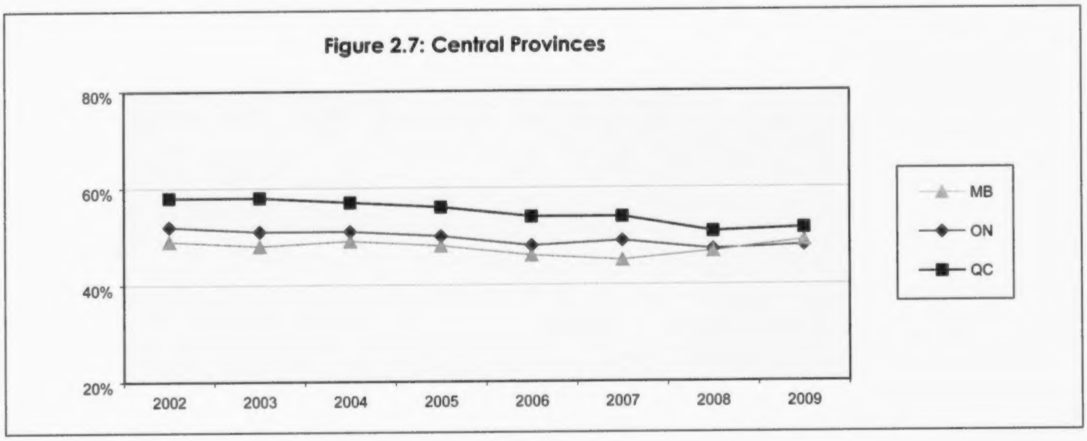
Compared to 2008, welfare incomes for a single employable person in 2009 improved everywhere, with the greatest improvement in Saskatchewan and Alberta. There was about a 1% overall increase in the ratio of welfare incomes compared to the MBM. Overall, between 2002 and 2009, provincial welfare incomes were at more than 60% of the MBM in only ten cases. Eight of these ten cases were in Newfoundland and Labrador between 2002 and 2008, and the other cases were in Saskatchewan in 2006 and in 2009.

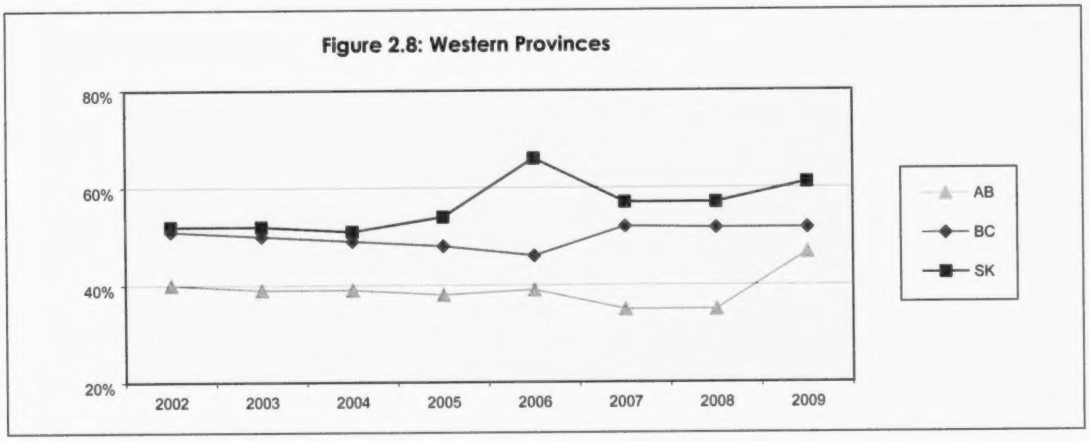
WI of a single person considered employable as a percentage of MBM*



Estimated

WI of a single person considered employable as a percentage of MBM*





*Estimated

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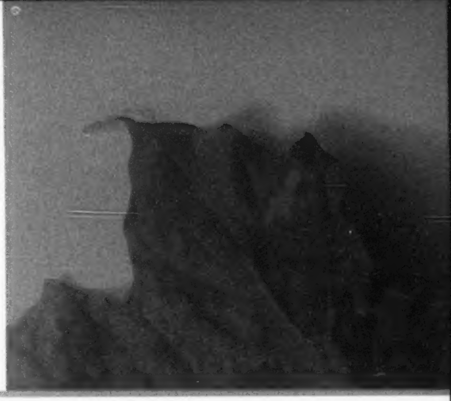
[1] Note that to ensure the comparability of the data as much as possible, we made a number of assumptions in calculating the levels of assistance. These assumptions include: where welfare households lived; the employability of the household head; the type of housing and entitlement to additional assistance. See Methodology.

[2] All welfare incomes over time are expressed in 2009 constant dollars to factor out the effects of inflation.

[3] Definitions of these measures can be found in the Methodology Bulletin of Poverty Profile 2007: http://www.cnb-ncw.gc.ca/l.3bd.2t.1ils@-eng.jsp?lid=11

[4] The MBM for year 2009 was estimated based on the MBM for the year 2008. A review process changed the MBM thresholds (base 2008) and therefore the incidence of low income has been impacted.



CHAPTER 3

SINGLE PERSON WITH A DISABILITY

WIDE VARIATION CONTINUED ACROSS THE COUNTRY

At the provincial level:

- The highest total welfare income[1] in 2009 for a single person with a disability was $12,905 in Ontario.
- Under Alberta's Assured Income for the Severely Handicapped (AISH) program, the total income was $14,297.
- The lowest total welfare income was $8,665 in New Brunswick.
- The median value was $10,881 or in other words, half of the 2009 total welfare incomes were below $10,881 and half were above it.

At the territorial level:

- Amounts were much higher than at the provincial level, due to the higher cost of living. Nunavut's incomes were the highest, with average monthly rents in excess of $2,800.

Alberta, in addition to its Income Support Program, also has a distinct program for persons with severe and permanent disabilities: the **Assured Income for the Severely Handicapped (AISH)** program. The AISH program differs from other social assistance programs in significant ways and provides some interesting comparisons. All other programs in this report are needs tested – including Alberta's Income Support Program – with benefits based on family size and other factors. AISH clients, in contrast, are provided with a flat rate living allowance benefit which is not contingent on family size. Other differences include asset limits that take into account the income of a co-habiting partner.

INCREASE OVER LAST YEAR BUT DECREASE OVER TIME

Generally, single persons with a disability saw an increase in their total welfare incomes between 2008 and 2009 in all jurisdictions other than the Northwest Territories and British Columbia. Almost all increases were due to provincial and territorial

Table 3.1: 2009 WELFARE INCOMES FOR SINGLE PERSON WITH A DISABILITY					
	Basic Social Assistance	**Other P/T* Benefits**	**GST Credit**	**Other P/T* Tax Credits**	**2009 Total Income**
Newfoundland and Labrador (NL)	$8,085	$2,700	$298	$40	$11,123
Prince Edward Island (PE)	$8,812		$255		$9,067
Nova Scotia (NS)	$8,934		$263		$9,197
New Brunswick (NB)	$7,416	$1,000	$249		$8,665
Quebec (QC)	$10,595		$286		$10,881
Ontario (ON)	$12,284		$324	$297	$12,905
Manitoba (MB)	$7,397	$1,770	$256		$9,423
Saskatchewan (SK)	$9,567	$840	$277	$219	$10,902
Alberta- Income Support (AB-IS)	$8,244	$936	$253		$9,433
Alberta-Assured Income for the Severely Handicapped (AISH)	$13,956		$341		$14,297
British Columbia (BC)	$10,877	$35	$303	$178	$11,392
Yukon (YK)	$14,873	$3,155	$374		$18,402
Northwest Territories (NT)	$17,100	$4,044	$374		$21,518
Nunavut (NU)	$43,592	$2,100	$374		$46,066

**Provincial/Territorial*

changes, with the increase of the federal GST counting for only a slight part of the total increase. In New Brunswick and Alberta, the provincial increases were implemented at the end of 2008. Ten jurisdictions implemented rate increases in 2009: Newfoundland and Labrador, Prince Edward Island, Nova Scotia, Quebec, Ontario, Manitoba, Saskatchewan, Nunavut and the Yukon. Benefits under the AISH program in Alberta also increased.

The cost of living affects the value of welfare incomes and it increased by only 0.3% between 2008 and 2009. When adjusted for inflation, the increase in total welfare incomes between 2008 and 2009 ranged from 0.3% in Nova Scotia to 9.6% in Yukon.[2]

For the period 1990–2009, single persons with a disability saw an increase in their welfare incomes in only three jurisdictions: Alberta[3] (6%), Quebec (6%)

Figure 3.1: Percentage change in 2008–2009 welfare incomes from 2008 to 2009 Single Person with a disability (constant dollars)

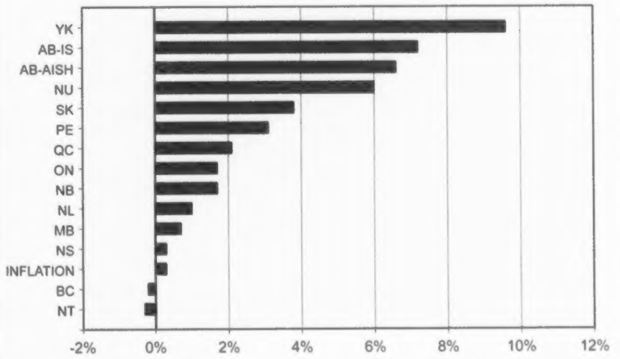
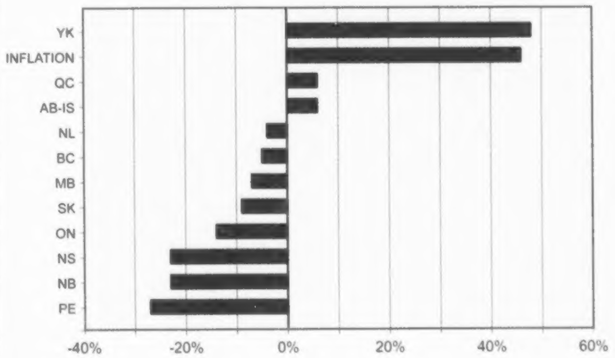


Figure 3.2: Percentage change in welfare incomes from 1990 to 2009 Single person with a disability (constant dollars)



Data for 1990 are not available for the Northwest Territories. Nunavut became a separate territory in 1999.

and Yukon (48%). Inflation increased by 45.9% during the 19-year period, however, so only in Yukon did the increase exceed the cost of living.

Table 3.2 further illustrates the extent of the decline in welfare incomes over the years. It shows the year in which welfare incomes were at their peak and the year they were at their lowest then compares these amounts to the 2009 welfare incomes. Note that the dollar amounts are in constant dollars.

- The vast majority of welfare incomes peaked many years ago. In seven cases, the peak was in the period 1991–1994.
- The amount of the decrease in total welfare incomes was severe in some cases. In seven cases the loss was more than $1,000, including the two worst cases, Prince Edward Island ($3,466) and Nova Scotia ($2,823).
- Most low years are in the current decade.

ADEQUACY OF 2009 WELFARE INCOMES

Table 3.3 compares 2009 total welfare incomes for single persons with a disability with a number of low income measures, including the after-tax Low-income cut-offs (AT LICO) and the Market Basket Measure (MBM), as well as with median after tax income and the average after tax income.[4]

The Market Basket Measure provides a good estimate of the cost of living because it is sensitive to differences in the cost of the basket of goods – including transportation, shelter, clothing and food components – and services in different parts of Canada.[5]

All 2009 welfare incomes were below the AT LICO by at least $4,000, up to a gap of almost $9,000 in Manitoba. The 2009 welfare incomes missed the MBM by more than $6,000 in the case of Prince

Table 3.2: CHANGE IN WELFARE INCOMES, FROM PEAK YEAR AND LOW YEAR TO 2009

	2009 Amount (1)	Peak Year (2)	Peak Amount (3)	$ Change from Peak to 2009 (4 = 1-3)	Low Year (5)	Low Amount (6)	$ Change from Low Amount to 2009 (7 = 1-6)
NL	$11,123	1997	$11,820	-$697	2005	$10,399	$724
PE	$9,067	1992	$12,533	-$3,466	2005	$8,642	$425
NS	$9,197	1991	$12,021	-$2,823	2008	$9,167	$30
NB	$8,665	1989	$11,373	-$2,708	2007	$8,490	$174
QC	$10,881	1994	$11,097	-$216	1989	$9,769	$1,112
ON	$12,905	1992	$15,762	-$2,858	2008	$12,685	$220
MB	$9,423	1992	$12,214	-$2,791	2005	$9,194	$228
SK	$10,902	1989	$12,217	-$1,314	2005	$9,507	$1,396
AB-IS	$9,433	1991	$9,516	-$83	2005	$8,393	$1,041
BC	$11,392	1994	$12,755	-$1,363	2004	$10,726	$666
YK	$18,402	2009	$18,402	$0	1994	$11,988	$6,414
NT	$21,518	2008	$21,574	-$56	1998	$12,383	$9,135
NU	$46,066	2009	$46,066	$0	2007	$41,971	$4,095

**Peak amounts and low amounts are in 2009 constant dollars.*
***Green colour** is for peak years and orange colour is for low years during this decade.*

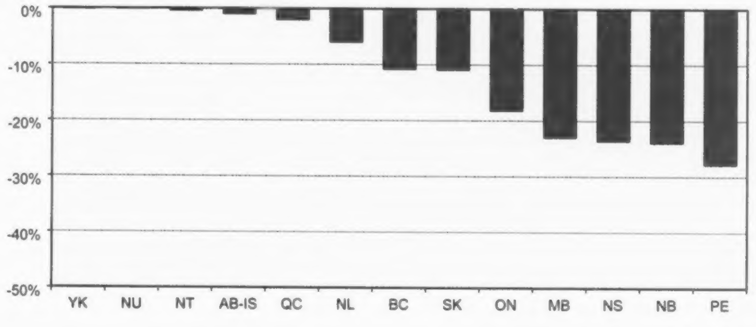


Figure 3.3: Percentage change from peak to 2009 amount by province and territory Single person with a disability

Edward Island and Alberta. Benefits under the AISH program in Alberta were about $1,200 below the MBM.

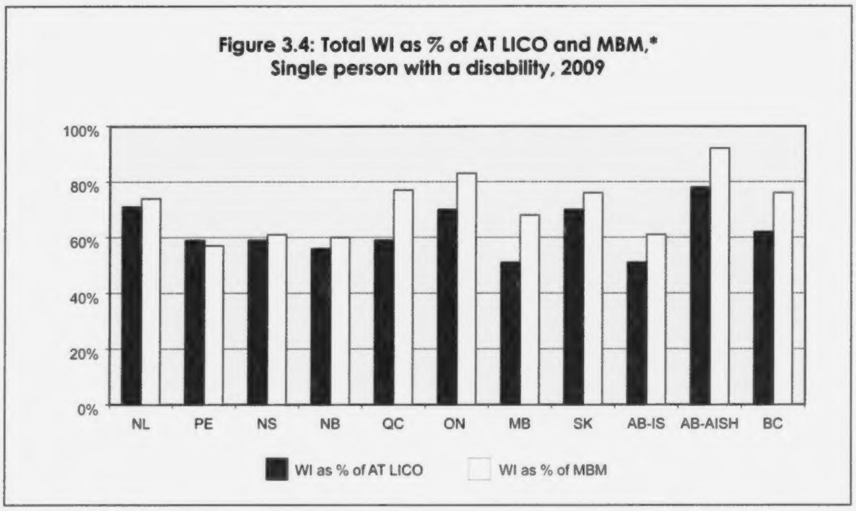
When compared with the median and average after-tax incomes, the gap between welfare incomes and these incomes was larger. Welfare incomes of a single person with a disability in all provinces were below the average after-tax income of all single persons in those provinces by at least $14,000.

- Expressed as a percentage of the after-tax LICO, the lowest welfare income was in Manitoba at 51%. In Newfoundland and Labrador, it reached 71%.
- Expressed as a percentage of the MBM, the lowest welfare income was in Prince Edward Island at 57%. In Ontario it reached 83%.
- The median income is the only measure available for the territories. Expressed as a percentage of the after-tax median income, the lowest welfare income was in Alberta at 31%. Among the provinces, it reached a maximum of 57% in Ontario. Among the territories, it reached a maximum of 146% in Nunavut.

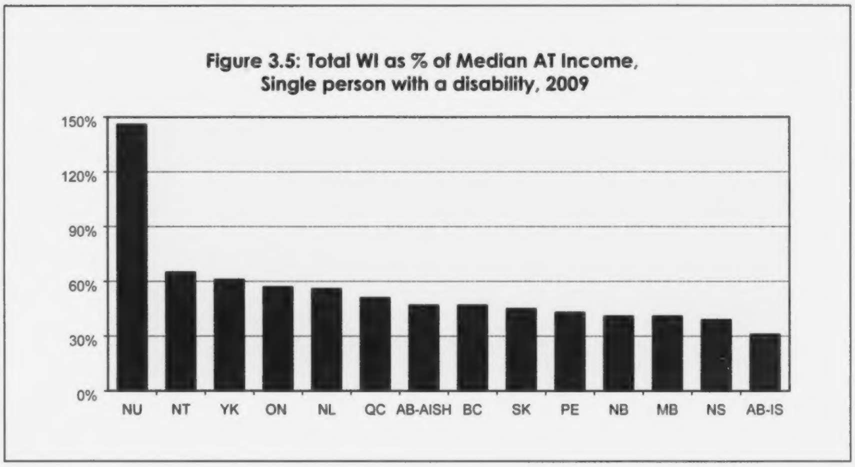
Table 3.3: MEASURING THE ADEQUACY OF WELFARE INCOMES

	2009 Total Welfare Incomes	AT LICO	MBM*	Median AT Income*	Average AT Income*
NL	$11,123	$15,579	$14,968	$20,006	$25,166
PE	$9,067	$15,384	$15,852	$21,111	$26,870
NS	$9,197	$15,579	$15,044	$23,444	$25,868
NB	$8,665	$15,579	$14,373	$20,988	$25,968
QC	$10,881	$18,421	$14,158	$21,346	$26,870
ON	$12,905	$18,421	$15,633	$22,667	$32,686
MB	$9,423	$18,421	$13,795	$23,229	$31,783
SK	$10,902	$15,579	$14,368	$24,028	$30,580
AB-IS	$9,433	$18,421	$15,491	$30,515	$41,609
AB-AISH	$14,297	$18,421	$15,491	$30,515	$41,609
BC	$11,392	$18,421	$15,032	$24,437	$34,691
YK	$18,402	n/a	n/a	$29,942	n/a
NT	$21,518	n/a	n/a	$33,176	n/a
NU	$46,066	n/a	n/a	$31,641	n/a

Estimated



*Estimated

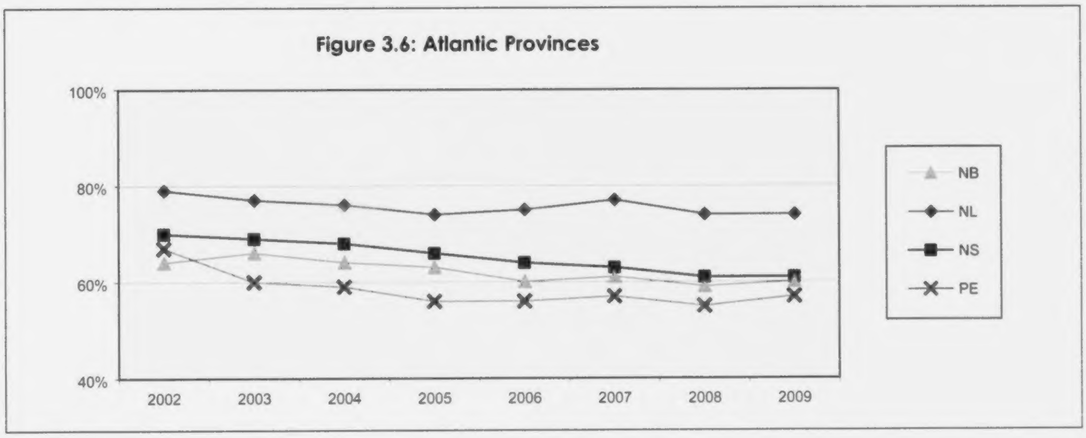


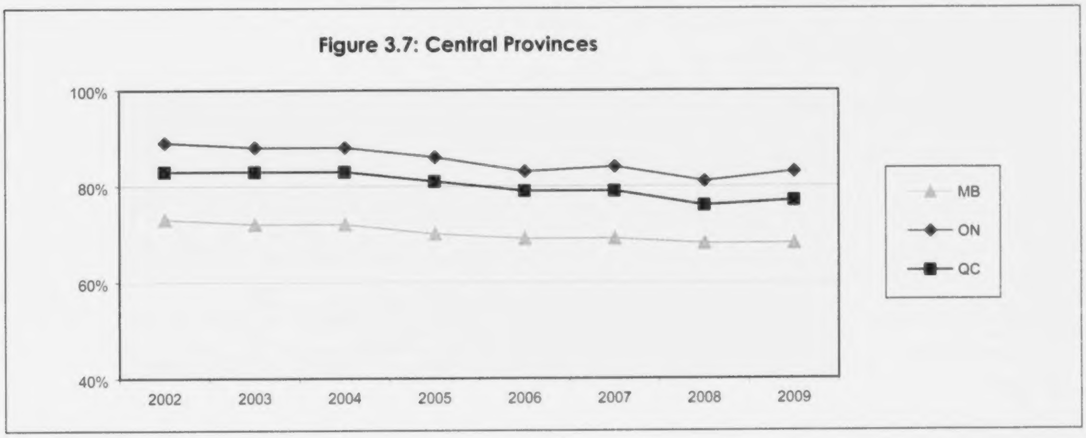
WELFARE INCOMES COMPARED TO MBM, 2002–2009

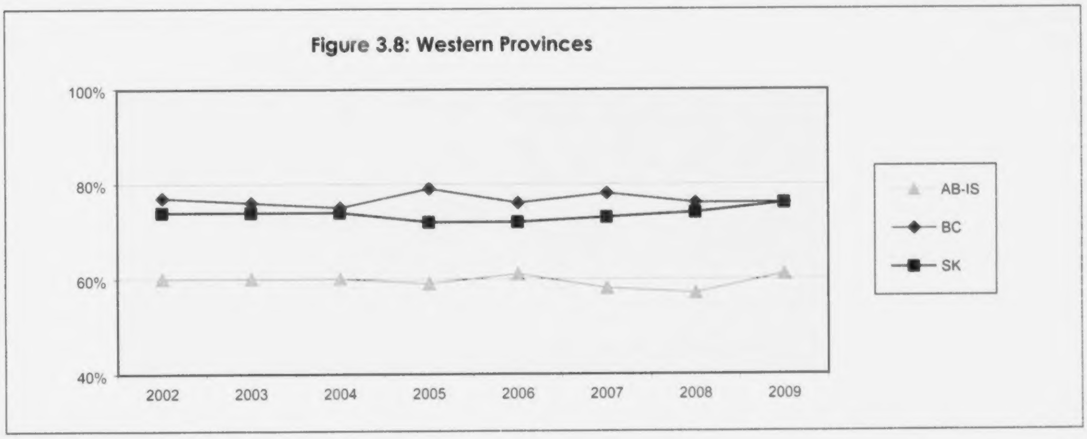
Compared to 2008, the welfare income of a single person with a disability in 2009 improved in six provinces, with the greatest improvement in Alberta. In the four other provinces, the situation remained the same.

Figures 3.6 to 3.8 show longer-term patterns. Overall, between 2002 and 2009, provincial welfare incomes were at more than 80% of the MBM in only 16 cases. Four of these 16 cases were in Quebec between 2002 and 2005, and eight cases were in Ontario between 2002 and 2009. Alberta AISH cases were above 80% in the 2006–2009 period.

WI of a person with a disability as a percentage of MBM*







**Estimated*

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[1] Note that to ensure the comparability of the data as much as possible, we made a number of assumptions in calculating the levels of assistance. These assumptions include: where welfare households lived; the employability of the household head; the type of housing and entitlement to additional assistance. See Methodology.

[2] All welfare incomes over time are expressed in 2009 constant dollars to factor out the effects of inflation.

[3] We began to collect rates for the AISH program only in 2006, so it is not part of this ranking.

[4] Definitions of these measures can be found in the Methodology Bulletin of Poverty Profile 2007: http://www.cnb-ncw.gc.ca/l.3bd.2t.1ils@-eng.jsp?lid=11

[5] The MBM for year 2009 was estimated based on the MBM for the year 2008. A review process changed the MBM thresholds (base 2008) and therefore the incidence of low income has been impacted.

CHAPTER 4

LONE PARENT WITH A CHILD AGED TWO

WIDE VARIATION CONTINUED ACROSS THE COUNTRY

At the provincial level:

- The highest total welfare income[1] in 2009 for a lone parent with one child was $19,297 in Newfoundland and Labrador.
- The lowest total welfare income was $14,829 in Manitoba.
- The median value was $16,715. In other words, half of the 2009 total welfare incomes were below $16,715 and half were above it.

At the territorial level:

- Incomes were considerably higher in the territories, due to the higher cost of living. Nunavut's incomes were the highest, with average monthly rents in excess of $2,800.

INCREASE OVER LAST YEAR BUT DECREASE OVER TIME

Between 2008 and 2009, lone parents with one child saw an increase in their total welfare incomes across the country, except for the Northwest Territories. Most of these were due to welfare rate increases for families with children. In New Brunswick, Saskatchewan, Alberta and the Yukon, the increases were implemented mid-to late 2008. Six provinces implemented increases in 2009: Newfoundland and Labrador, Prince Edward Island, Nova Scotia, Quebec, Ontario and Saskatchewan. Both Ontario and the Yukon also increased their child benefit rates substantially – Yukon in July 2008 and Ontario in July 2009.

Between 2008 and 2009, the cost of living increased by 0.3 percent. When adjusted for inflation, most welfare incomes for this period exceeded inflation. The increases ranged from 0.2% in British Columbia to 11.4% in Alberta.[2]

For the period 1990 to 2009, lone parents with one child saw increases in six instances. These occurred in Yukon (26.7%), New Brunswick (19.2%), Newfoundland and Labrador (16.4%), Quebec (11.3%), Saskatchewan (6.4%), and Alberta (4.2%). However, none of the increases came close to the 45.9% increase in the cost of living over the 19 years. Further, in Ontario welfare incomes decreased by close to 20%.

Table 4.2 further illustrates the extent of the decline in welfare incomes for a lone parent with one child over the years. It shows the year in which welfare incomes were at their peak and the year they were at their lowest, then compares these amounts to the 2009 welfare incomes.

Six jurisdictions had their peak years in the current decade – Newfoundland and Labrador, New Brunswick, Quebec, Saskatchewan, Yukon and Nunavut.

Table 4.1: 2009 WELFARE INCOMES FOR A LONE PARENT WITH A CHILD AGED TWO

	Basic Social Assistance	Other P/T* Benefits	Federal Child Benefits	P/T* Child Benefit	GST Credit	Provincial Tax Credits	2009 Total Income
Newfoundland and Labrador (NL)	$12,474	$1,200	$4,574	$331	$619	$100	$19,297
Prince Edward Island (PE)	$11,339		$4,574		$619		$16,531
Nova Scotia (NS)	$9,354		$4,574	$445	$619		$14,992
New Brunswick (NB)	$9,708	$1,020	$4,574	$250	$619		$16,171
Quebec (QC)	$8,507	$960	$4,574	$2,924	$619		$17,583
Ontario (ON)	$10,937		$4,574	$850	$619	$392	$17,372
Manitoba (MB)	$9,636		$4,574		$619		$14,829
Saskatchewan (SK)	$12,293		$4,574		$619	$437	$17,923
Alberta	$10,668		$4,462		$619		$15,749
British Columbia (BC)	$11,347	$80	$4,574		$619	$280	$16,899
Yukon (YK)	$19,347	$260	$4,574	$690	$619		$25,489
Northwest Territories (NT)	$20,930		$4,574	$328	$619		$26,450
Nunavut (NU)	$46,716		$2,028	$0	$129		$48,873

*Provincial/Territorial

Figure 4.1: Percentage change in welfare incomes from 2008 to 2009 Lone parent with one child aged two (constant dollars)

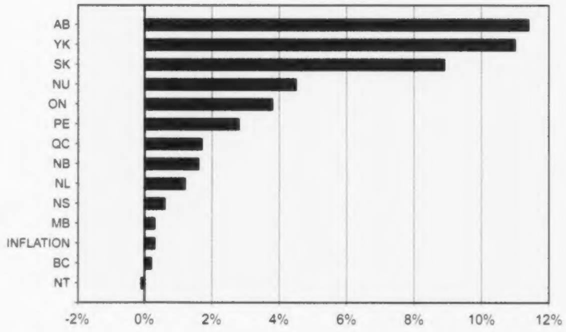
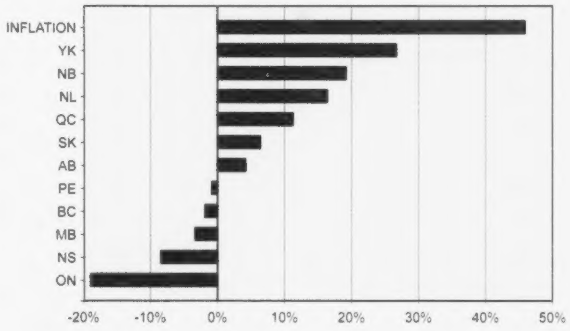


Figure 4.2: Percentage change in welfare incomes from 1990 to 2009 Lone parent with one child aged two (constant dollars)



Data for 1990 are not available for the Northwest Territories. Nunavut became a separate territory in 1999.

Table 4.2: CHANGE IN WELFARE INCOMES, FROM PEAK YEAR AND LOW YEAR TO 2009							
	2009 Amount (1)	**Peak Year (2)**	**Peak Amount (3)**	**$ Change from Peak to 2009 (4 = 1-3)**	**Low Year (5)**	**Low Amount (6)**	**$ Change from Low Amount to 2009 (7 = 1-6)**
NL	$19,297	2009	$19,297	$0	1989	$16,327	$2,970
PE	$16,531	1992	$17,187	-$656	1999	$14,366	$2,165
NS	$14,992	1991	$16,530	-$1,539	2005	$13,808	$1,183
NB	$16,171	2009	$16,171	$0	1989	$13,480	$2,691
QC	$17,583	2009	$17,583	$0	1989	$14,663	$2,920
ON	$17,372	1992	$22,510	-$5,138	2005	$15,448	$1,924
MB	$14,829	1992	$16,723	-$1,894	2000	$13,928	$901
SK	$17,923	2009	$17,923	$0	2004	$13,894	$4,029
AB	$15,749	1986	$17,196	-$1,447	2005	$13,176	$2,572
BC	$16,899	1994	$18,238	-$1,338	2005	$14,910	$1,989
YK	$25,489	2009	$25,489	$0	1986	$17,968	$7,521
NT	$26,450	1993	$27,913	-$1,463	2007	$19,742	$6,709
NU	$48,873	2009	$48,873	$0	2007	$46,118	$2,755

**Peak amounts and low amounts are in 2009 constant dollars.*
***Green colour** is for peak years and orange colour is for low years during this decade.*

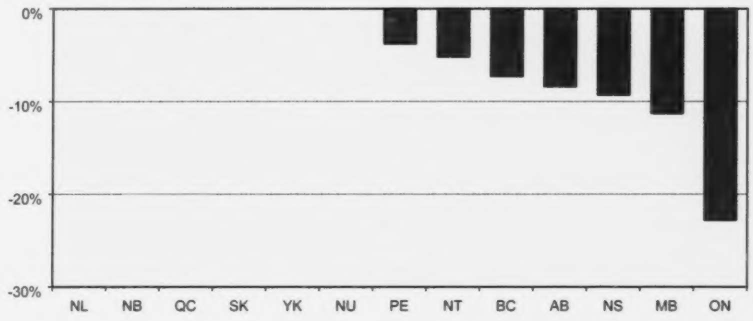
- The provinces with their lowest years during this decade are Nova Scotia, Ontario, Manitoba, Saskatchewan, Alberta and British Columbia.
- The amount of the decrease in total welfare incomes is severe in some cases. Ontario shows the highest overall decrease, at $5,138. This represents a loss of over 20%.

ADEQUACY OF 2009 WELFARE INCOMES

The 2009 total welfare incomes for a lone parent with one child were compared with a number of low-income measures, including the after-tax Low-income cut-offs (AT LICO) and the Market Basket Measure (MBM), as well as with the median after tax income and the average after tax income.[3]

All 2009 welfare incomes for a lone parent with one child were below the after tax LICO by $1,000 or more, except for Newfoundland and Labrador,

Figure 4.3: Percentage change from peak to 2009 amount Lone parent with one child aged two by province and territory



where they exceeded the measure by $337. The second smallest gap was in Saskatchewan, at $1,037. Manitoba, Alberta and British Columbia had the largest differences, between $5,500 and $7,500.

The Market Basket Measure (MBM) provides a good estimate of the cost of living because it is sensitive to differences in the cost of the basket of goods – including transportation, shelter, clothing and food components– and services in different parts of Canada.[4] The welfare incomes of lone parents with one child in Newfoundland and Labrador missed the MBM by $161. The largest gap was in Nova Scotia at $4,566 below the MBM.

When compared with median and average after-tax incomes, the gap between welfare incomes and these incomes was larger. Welfare incomes of a parent with one child were below the average after-tax income of all lone parents with one child[5] by $15,000 or more in seven provinces. The gap between welfare incomes and the median after-tax incomes exceeded $7,000 in all provinces and territories except for Nunavut.

- All welfare incomes of a lone parent with one child reached at least two-thirds of the after-tax LICO. In four cases, they reached 80% or more of the after-tax LICO.
- All provinces other than Alberta and Nova Scotia reached 80% or more of the MBM.

The median income is the only measure available for the territories.

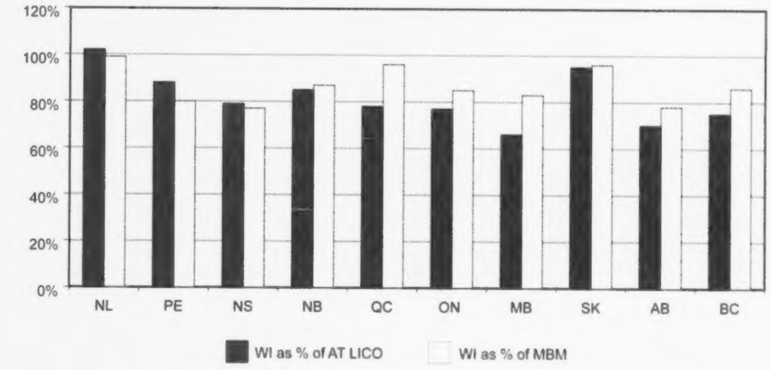
- Welfare incomes for lone parents with one child were below 50% of the after-tax median income in Alberta, Manitoba, Nova Scotia, and British Columbia.
- Among the provinces, welfare incomes for lone parents with one child reached a high of 64% in Newfoundland and Labrador. Among the territories, it reached a maximum of 216% in Nunavut.

Table 4.3: MEASURING THE ADEQUACY OF WELFARE INCOMES LONE PARENT WITH ONE CHILD AGED TWO

	2009 Total Welfare Incomes	AT LICO	MBM*	Median AT Income*	Average AT Income*
NL	$19,297	$18,960	$19,458	$30,086	$27,773
PE	$16,531	$18,725	$20,607	$31,815	$26,169
NS	$14,992	$18,960	$19,557	$31,876	$32,485
NB	$16,171	$18,960	$18,685	$29,615	$27,873
QC	$17,583	$22,420	$18,405	$34,517	$34,891
ON	$17,372	$22,420	$20,323	$35,008	$41,910
MB	$14,829	$22,420	$17,933	$33,708	$32,686
SK	$17,923	$18,960	$18,679	$32,511	$33,889
AB	$15,749	$22,420	$20,138	$42,447	$45,720
BC	$16,899	$22,420	$19,542	$35,509	$36,295
YK	$25,489	n/a	n/a	$38,927	n/a
NT	$26,450	n/a	n/a	$33,718	n/a
NU	$48,873	n/a	n/a	$21,776	n/a

*Estimated for all lone parents with one child

Figure 4.4: Total WI as % of AT LICO and MBM,* Lone parent with one child aged two, 2009



*Estimated

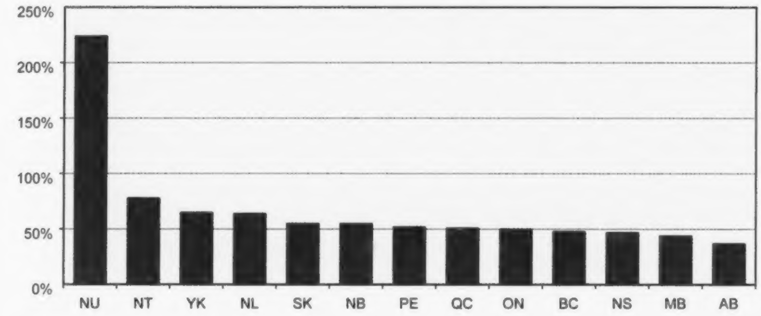


Figure 4.5: Total WI as % of median AT income
Lone parent with one child aged 2, 2009

WELFARE INCOMES COMPARED TO MBM, 2002–2009

Between 2008 and 2009, using the MBM, welfare incomes for a lone parent with one child improved everywhere. Most increases were around 1%. In Alberta the ratio increased by 22%, bumping Alberta from a 10th place ranking to 4th. Newfoundland and Labrador, Quebec and Saskatchewan hold the top three rankings in both 2008 and 2009.

The charts below show longer-term patterns from 2002 to 2009. Every jurisdiction showed an increase, except for Manitoba where it decreased by almost 4%.

WI of a Lone parent with one child aged two as a percentage of MBM*

Figure 4.6: Atlantic Provinces

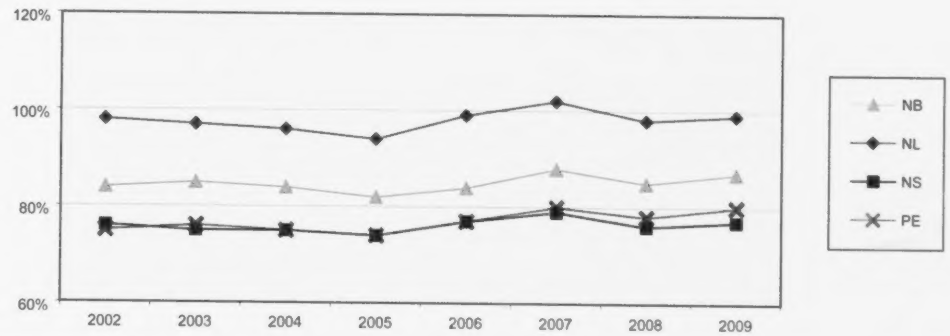


Figure 4.7: Central Provinces

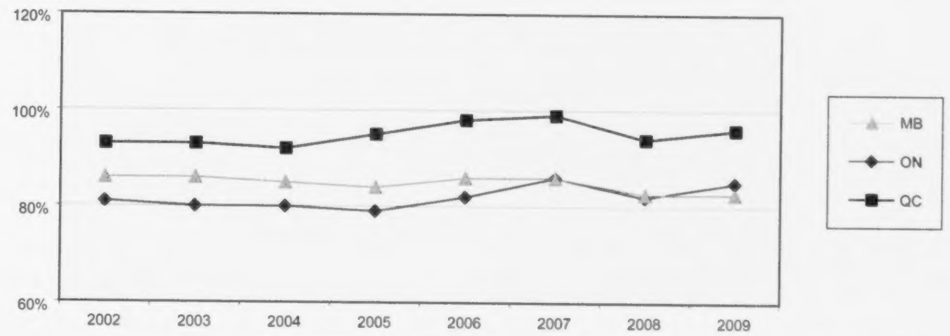
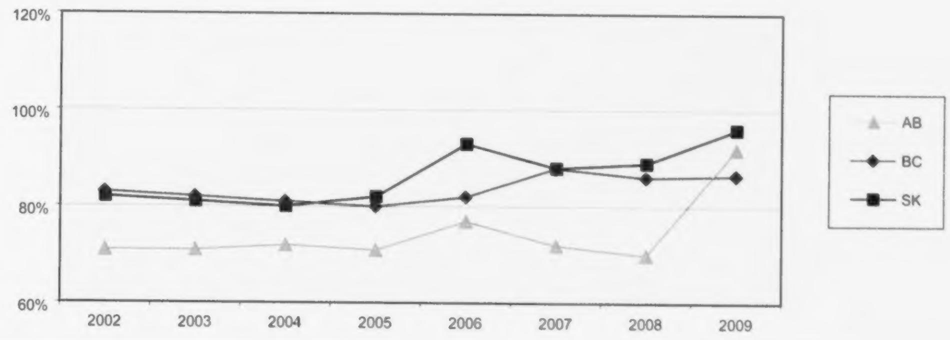


Figure 4.8: Western Provinces



*Estimated

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[1] Note that to ensure the comparability of the data as much as possible, we made a number of assumptions in calculating the levels of assistance. These assumptions include: where welfare households lived; the employability of the household head; the type of housing and entitlement to additional assistance. See Methodology.

[2] All welfare incomes over time are expressed in 2009 constant dollars to factor out the effects of inflation.

[3] Definitions of these measures can be found in the Methodology Bulletin of Poverty Profile 2007: http://www.cnb-ncw.gc.ca/l.3bd.2t.1ils@-eng.jsp?lid=11

[4] The MBM for year 2009 was estimated based on the MBM for the year 2008. A review process changed the MBM threshold (base 2008) and therefore the incidence of low income has been impacted.

[5] Note that median and average incomes of lone parents are already much less than for other families with children.

CHAPTER 5

COUPLE WITH TWO CHILDREN AGED 10 AND 15

WIDE VARIATION CONTINUED ACROSS THE COUNTRY

At the provincial level:

- The highest total welfare income[1] in 2009 for a couple with two children was $24,045 in Prince Edward Island.
- The lowest total welfare income was $19,775 in New Brunswick.
- The median value was $22,220. In other words, half of the 2009 total welfare incomes were below $22,220 and half were above it.

At the territorial level:

- Incomes were considerably higher in the territories, due to the higher cost of living. Nunavut's incomes were the highest, with average monthly rents in excess of $2,800.

INCREASE OVER LAST YEAR BUT DECREASE OVER TIME

Between 2008 and 2009, couples with two children saw an increase in their total welfare incomes in all jurisdictions except the Northwest Territories. Most of these were due to welfare rate increases for families with children. In New Brunswick, Saskatchewan, Alberta, and the Yukon the increases were implemented mid-to late 2008. Six provinces implemented increases in 2009: Newfoundland and Labrador, Prince Edward Island, Nova Scotia, Quebec, Ontario, and Saskatchewan. Both Ontario and the Yukon also increased their child benefit rates substantially – Yukon in July 2008 and Ontario in July 2009.

Between 2008 and 2009, the cost of living increased by 0.3 percent. When adjusted for inflation, the increases in welfare incomes ranged from 0.4% in Manitoba to 9.7% in the Yukon. The Northwest Territories saw a decrease of less than 1%.[2]

When welfare incomes for the period 1990 to 2009 were adjusted for inflation, none of them came close to the 45.9% increase in the cost of living over the 19 years. Couples with two children saw increases in New Brunswick (24.5%), Yukon (18%), Quebec (12.6%), and Newfoundland and Labrador (10.4%). In two provinces – Ontario and Manitoba – welfare incomes decreased by over 20%.

Table 5.2 further illustrates the extent of the decline in welfare incomes for a couple with two children over the years. It shows the year in which welfare incomes were at their peak and the year they were at their lowest, and then compares these amounts to the 2009 welfare incomes. Note that the dollar amounts are in constant dollars.

Table 5.1: WELFARE INCOMES FOR A COUPLE, TWO CHILDREN AGED 10 AND 15	Basic Social Assistance	Other P/T* Benefits	Federal Child Benefits	P/T* Child Benefit	GST Credit	P/T* Tax Credits	2009 Total Income
Newfoundland and Labrador (NL)	$12,999	$1,200	$6,512	$681	$747	$200	$22,339
Prince Edward Island (PE)	$16,436	$350	$6,512		$747		$24,045
Nova Scotia (NS)	$12,468	$150	$6,512	$1,090	$747		$20,967
New Brunswick (NB)	$10,896	$1,120	$6,512	$500	$747		$19,775
Quebec (QC)	$10,947	$1,159	$6,512	$3,249	$747		$22,614
Ontario (ON)	$13,210		$6,512	$1,700	$747	$526	$22,695
Manitoba (MB)	$14,057	$160	$6,512		$747		$21,476
Saskatchewan (SK)	$15,920	$215	$6,512		$747	$607	$24,001
Alberta (AB)	$14,472	$275	$6,607		$747		$22,101
British Columbia (BC)	$13,213	$290	$6,512		$747	$417	$21,179
Yukon (YK)	$26,073	$685	$6,455	$1,380	$747	$0	$35,340
Northwest Territories (NT)	$26,258		$6,137	$380	$747	$0	$33,522
Nunavut (NU)	$52,380						$52,380

*Provincial/Territorial

Figure 5.1: Percentage change in welfare incomes from 2008 to 2009 Couple with two children aged 10 and 15 (constant dollars)

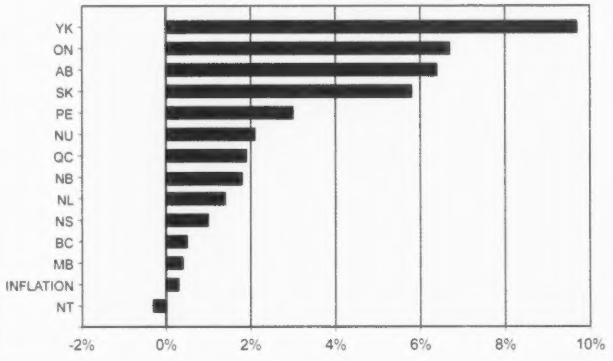
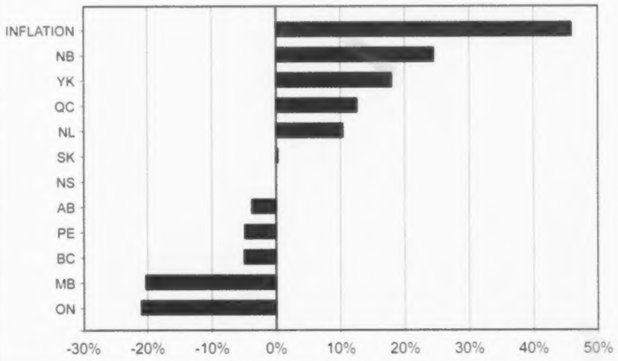


Figure 5.2: Percentage change in welfare incomes from 1990 to 2009 Couple with two children aged 10 and 15 (constant dollars)



Data for 1990 are not available for the Northwest Territories. Nunavut became a separate terrirotuy in 1999

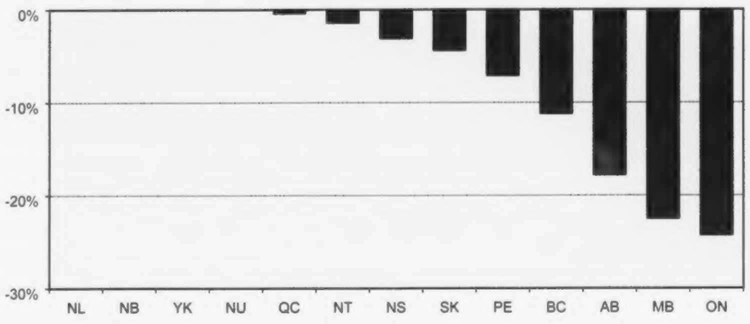
- Six jurisdictions had their peak years in this decade – Newfoundland and Labrador, New Brunswick, Yukon and Nunavut in 2009, Quebec in 2006, and Nova Scotia in 2001.
- The jurisdictions with their lowest years during this decade are Ontario, Manitoba, Saskatchewan, Alberta, British Columbia, the Northwest Territories, and Nunavut.
- Prince Edward Island, Ontario, Manitoba, Saskatchewan, Alberta and British Columbia all peaked between 1986 and 1994.
- The amount of the decrease in total welfare incomes was severe in some cases. Ontario and Manitoba showed the highest overall decreases, at $7,283 in Ontario and $6,248 in Manitoba. These represent losses of over 20%.

Table 5.2: CHANGES IN WELFARE INCOMES, FROM PEAK YEAR AND LOW YEAR TO 2009 COUPLE WITH 2 CHILDREN, 10 AND 15

	2009 Amount (1)	Peak Year (2)	Peak Amount (3)	$ Change from Peak to 2009 (4 = 1-3)	Low Year (5)	Low Amount (6)	$ Change from Low Amount to 2009 (7 = 1-6)
NL	$22,339	2009	$22,339	$0	1997	$19,373	$2,965
PE	$24,045	1986	$25,881	-$1,836	1999	$21,911	$2,134
NS	$20,967	2001	$21,648	-$681	1995	$19,747	$1,220
NB	$19,775	2009	$19,775	$0	1989	$15,850	$3,925
QC	$22,614	2006	$22,704	-$90	2000	$19,526	$3,088
ON	$22,695	1992	$29,978	-$7,283	2003	$20,559	$2,136
MB	$21,476	1992	$27,724	-$6,248	2000	$20,558	$918
SK	$24,001	1986	$25,093	-$1,092	2005	$20,661	$3,341
AB	$22,101	1986	$26,886	-$4,785	2008	$20,772	$1,329
BC	$21,179	1994	$23,838	-$2,659	2005	$19,740	$1,439
YK	$35,340	2009	$35,340	$0	1986	$28,398	$6,942
NT	$33,522	1999	$33,988	-$466	1997	$31,660	$1,862
NU	$52,380	2009	$52,380	$0	2007	$51,324	$1,056

**Peak amounts and low amounts are in 2009 constant dollars.*
***Green colour** is for peak years and **orange colour** is for low years during this decade.*

Figure 5.3: Percentage change from peak to 2009 amount
Couple with 2 children, 10 and 15 by province and territory



ADEQUACY OF 2009 WELFARE INCOMES

The 2009 total welfare incomes for a couple with two children were compared with a number of low-income measures, including the after-tax Low-income cut-offs (AT LICO) and the Market Basket Measure (MBM), as well as with the median after tax income and the average after tax income.[3]

All 2009 welfare incomes for a couple with two children were below the AT LICO by $5,000 or more. The smallest gap was in Prince Edward Island, at $5,044, or 83% of the LICO. Quebec, Ontario, Manitoba, Alberta and British Columbia had differences of over $12,000. British Columbia's welfare income was only 61% of the AT LICO.

The Market Basket Measure provides a good estimate of the cost of living because it is sensitive to differences in the cost of the basket of goods – including transportation, shelter, clothing and food components – and services in different parts of Canada.[4] When welfare incomes were compared to the MBM, the smallest gap was in Saskatchewan at $4,735. The highest gap was $9,121 in Nova Scotia. Welfare incomes ranged from 69% to 84% of the MBM.

When welfare incomes were compared with average after-tax incomes, the gap was larger. Welfare incomes of a couple with two children were below the average after-tax income of all couples with two children by $15,000 or more in eight provinces.

The gap between welfare incomes and median after-tax incomes exceeded $50,000 in all provinces and territories except for Nunavut.

- In half of the provinces, the welfare incomes of a couple with two children were below two thirds of the AT LICO.
- In half of the provinces, the welfare incomes of a couple with two children were 75% or more of the Market

Table 5.3: MEASURING THE ADEQUACY OF WELFARE INCOMES COUPLE WITH 2 CHILDREN, 10 AND 15

	2009 Total Welfare Incomes	AT LICO	MBM*	Median AT Income*	Average AT Income*
NL	$22,339	$29,455	$29,936	$81,538	$37,599
PE	$24,045	$29,089	$31,703	$76,892	$34,591
NS	$20,967	$29,455	$30,088	$80,975	$36,395
NB	$19,775	$29,455	$28,745	$77,097	$35,593
QC	$22,614	$34,829	$28,316	$76,227	$37,198
ON	$22,695	$34,829	$31,267	$78,591	$43,113
MB	$21,476	$34,829	$27,589	$78,601	$39,804
SK	$24,001	$29,455	$28,736	$84,137	$44,015
AB	$22,101	$34,829	$30,982	$97,891	$51,435
BC	$21,179	$34,829	$30,065	$76,411	$43,614
YK	$35,340	n/a	n/a	$96,755	n/a
NT	$33,522	n/a	n/a	$107,684	n/a
NU	$52,380	n/a	n/a	$67,130	n/a

*Estimated for all couples with 2 children

Basket Measure. They were highest in Saskatchewan, at 84% of the MBM, and lowest in New Brunswick at 69%.

The median income is the only measure available for the territories.

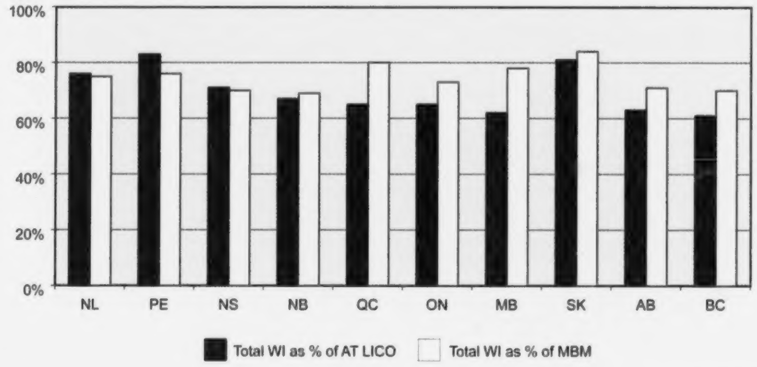
- Expressed as a percentage of the median after-tax income, the lowest welfare income for a couple with two children was in Alberta at 23%.
- At the provincial level it reached a high of 31% in Prince Edward Island.

WELFARE INCOMES COMPARED TO MBM, 2002–2009

Compared to 2008, welfare incomes of a couple with two children as a percentage of the MBM increased in all provinces except for British Columbia, where it remained the same.

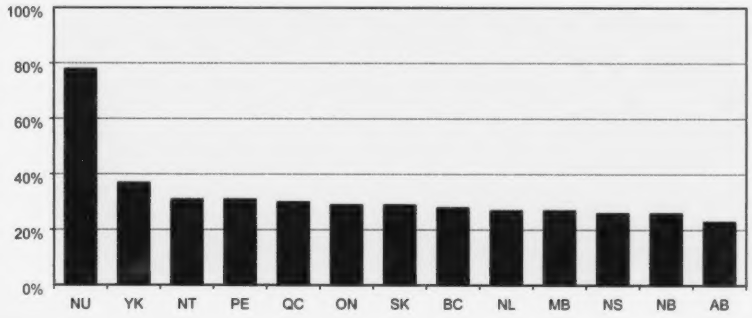
Since 2002, welfare incomes for a couple with two children have been hovering at 75% or more of the MBM in five provinces: Newfoundland and Labrador, Prince Edward Island, Quebec,

Figure 5.4: Total WI as % of AT LICO and MBM*
Couple with two children 10 & 15, 2009



**Estimated*

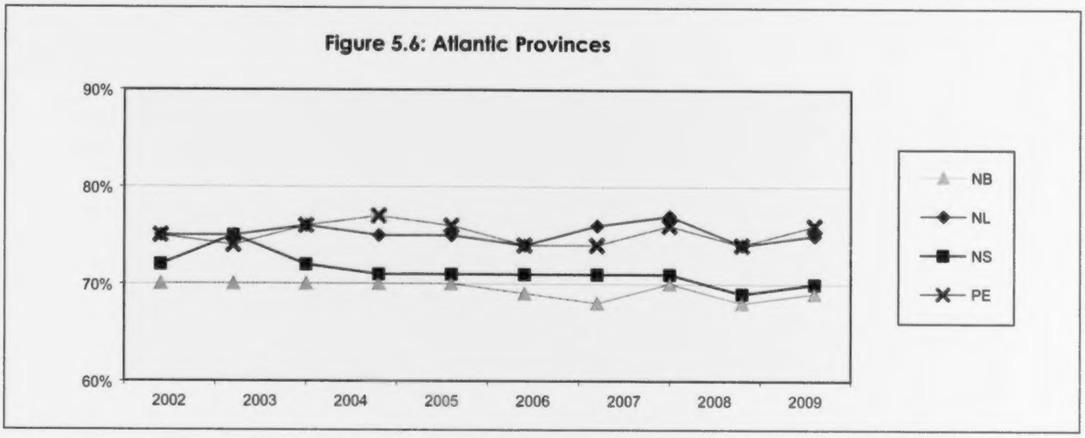
Figure 5.5: Total WI as % of median AT income
Couple with two children 10 & 15, 2009

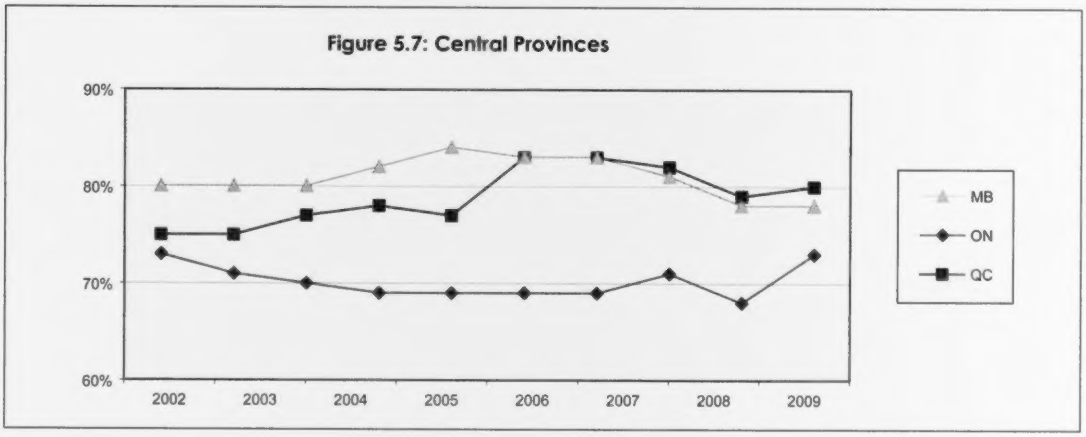


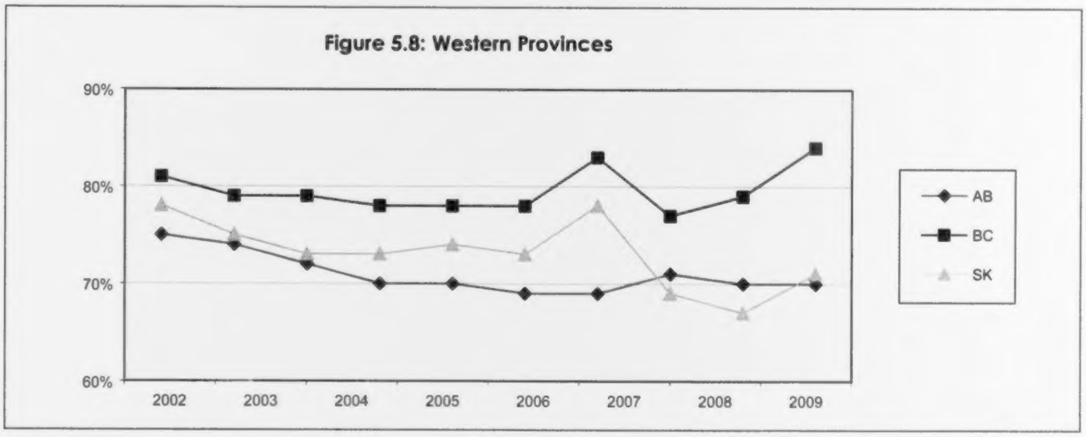
Manitoba and Saskatchewan. Manitoba has had the highest ratio – over 80% – for all but the last two years. New Brunswick has had the lowest ratio, at or just below 70% for the seven-year period.

The following charts show welfare incomes as a percentage of the MBM by region.

WI of a couple with two children aged 10 and 15 as a percentage of MBM*







*Estimated

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[1] Note that to ensure the comparability of the data as much as possible, we made a number of assumptions in calculating the levels of assistance. These assumptions include: where welfare households lived; the employability of the household head; the type of housing and entitlement to additional assistance. See Methodology

[2] All welfare incomes over time are expressed in 2009 constant dollars to factor out the effects of inflation.

[3] Definitions of these measures can be found in the Methodology Bulletin of Poverty Profile 2007: http://www.cnb-ncw.gc.ca/l.3bd.2t.1ils@-eng.jsp?lid=11

[4] The MBM for year 2009 was estimated based on the MBM for the year 2008. A review process changed the MBM thresholds (base 2008) and therefore the incidence of low income has been impacted.

Chapter 6

ASSET EXEMPTIONS

Mary and Shannon's story

Mary is a 43-year old lone parent who worked in the automotive sector in Windsor for most of her working life. She has one child, **Shannon**, who is 15. Ten years ago she made a small down payment on a house. She put some money into a Registered Education Savings Plan for her daughter and built up $8,000 in her own Registered Retirement Savings Plan. She also usually had about $1,000 in her bank account.

In 2008, Mary was laid off and started to receive Employment Insurance benefits. She kept looking for work, but with unemployment running at over 10 percent in her area she wasn't able to find a job. She soon had nothing left in her bank account. When her EI ran out, she applied for welfare. But Mary wasn't eligible.

Mary was told that she would have to cash in her RRSP before she would be eligible for welfare. With food, a mortgage and bills to pay, she did so. Now the proceeds are almost all gone. Mary is now eligible for welfare. But she faces the prospect of having to sell her home because she won't be able to make her mortgage payments. When she does sell it, any profit that she makes will be counted as an asset and she may be denied welfare again.

Mary and her daughter face a daunting and grim future. No job prospects, losing their home and most likely going back on welfare.

Mary's troubles aren't over yet. She doesn't realize it, but next year she'll have to pay additional taxes on the RRSP that she cashed in. If she has sold her home and made any profit, she may be able to pay. But how will she pay if she's on welfare? Mary may have to agree to a reduction in Shannon's federal child benefits to pay the tax she owes, leaving her and Shannon with even less to live on.

Anyone applying for welfare must undergo an asset test in order to qualify. This test looks at fixed assets and liquid assets. Fixed assets generally include the residence, household and personal effects, a vehicle (up to a certain value), and items required for employment. Liquid assets include cash on hand and in a bank account, plus other types of investments and securities that can be readily converted into cash. Applicants whose assets exceed the limits set by the provinces and territories are not eligible for welfare.

Provinces and territories decide which types of assets are exempt. In recent years, they have all exempted Registered Education Savings Plans and Registered Disability Savings Plans from the liquid asset test. However, Registered Retirement Savings Plans are still considered a liquid asset in most jurisdictions. Only Newfoundland and Labrador, Quebec and Alberta exempt RRSPs up to a specified amount.[1]

In this chapter, we focus on liquid asset exemption provisions. We look at the 2009 levels and how they have changed over the last 20 years.

2009 LIQUID ASSET EXEMPTION LEVELS

Table 6.1 shows the liquid asset exemption levels as of January 2009. We have noted where there are different levels for people applying for welfare compared to those already receiving welfare.

There were few changes between 2008 and 2009. In Ontario and Alberta, the limits for the single employable person, the lone parent with one child and the couple with two children increased slightly because they are linked to the benefit levels. Alberta also increased the limit for the single person with a disability for the same reason. Manitoba is the notable exception. In January 2009, Manitoba increased its asset exemption level to a flat rate of $4,000 per person in a household (to a maximum of $16,000), regardless of the reason for assistance. With the exception of the single person with a disability, Manitoba's asset exemption levels are now the highest across the country.

For a single person considered employable, the maximum allowable liquid assets in 2009 ranged from $0 in Nunavut to $4,000 in Manitoba. For a single person with a disability, the lowest amount was $500 in Nova Scotia and the highest was $5,000 in Ontario, the Northwest Territories and Nunavut. For a lone parent with one child, amounts ranged from a low of $0 in Nunavut to a high of $8,000 in Manitoba. For a couple with two children, Nunavut had the lowest amount at $0 and Manitoba the highest at $16,000. In most cases, the amounts are barely enough to live on for a month in a large Canadian city.

LIQUID ASSET EXEMPTION LEVELS, 1989 TO 2009

We looked at how provincial liquid asset exemption levels have changed over the past 20 years, based on our *Welfare Incomes* reports. Many of the levels shown for 1989 may already have been in place for several years.

Table 6.2 shows the provincial levels in effect at five-year intervals from 1989 to 2009 for those applying for welfare. In Manitoba and Nova Scotia, single employable persons and couples with two children were not allowed to have any assets until recently. In many provinces, there has been no change over the full 20-year period, and in several there has actually been a decrease.

Table 6.1: LIQUID ASSET EXEMPTION LEVELS AS OF JANUARY 2009 PROVISIONS FOR APPLICANTS AND RECIPIENTS*

	Single Person Considered Employable	**Single Person with a Disability**	**Lone Parent, One Child**	**Couple, Two Children**
Newfoundland and Labrador	$500	$3,000	$1,500	$1,500
Prince Edward Island	$50 to $200	$900	$50 to $1,200	$50 to $1,800
Nova Scotia	$500	$500	$1,000	$1,000
New Brunswick	$1,000	$3,000	$2,000	$2,000
Quebec	Applicants: $862 Recipients: $1,500	Applicants: $862 Recipients: $2,500	Applicants: $1,232 Recipients: $2,870	Applicants: $1,757 Recipients: $2,975
Ontario	$572	$5,000	$1,550	$2,130
Manitoba	$4,000	$4,000	$8,000	$16,000
Saskatchewan	$1,500	$1,500	$3,000	$4,000
Alberta	$583	$1,530	$1,062	$1,533
Alberta – Assured Income for the Severely Handicapped (AISH) Program[2]	Not applicable	$100,000	Not applicable	Not applicable
British Columbia	Applicants: $150 Recipients: $1,500	$3,000	Applicants: $250 Recipients: $2,500	Applicants: $250 Recipients: $2,500
Yukon	$500	$1,500	$1,000	$1,600
Northwest Territories	$300	$5,000	$380	$560
Nunavut	$0	$5,000	$0	$0

** Applicants are those applying for welfare; recipients are those already receiving welfare.*
See Table 1 in the Appendix for more details.

Table 6.2: LIQUID ASSET EXEMPTION LEVELS FOR APPLICANTS 1989, 1994, 1999, 2004 & 2009

Single employable applicants

	NL	PE	NS	NB	QC	ON*	MB	SK	AB	BC
1989	40	50	0	500	1,500	227	0	1,500	50	160
1994	40	50	0	500	1,500	306	0	1,500	50	2,500
1999	40	50	0	1,000	712	520	0	1,500	50	500
2004	500	50	0	1,000	1,500	520	0	1,500	50	150
2009	500	50	500	1,000	862	572	4,000	1,500	583	150

Single applicants with a disability

	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
1989	3,000	900	3,000	1,000	2,500	3,000	400	1,500	3,000	2,500
1994	3,000	900	3,000	1,000	2,500	3,000	2,000	1,500	1,500	3,000
1999	3,000	900	3,000	3,000	712	5,000	2,000	1,500	1,500	3,000
2004	3,000	900	500	3,000	2,500	5,000	2,000	1,500	1,500	3,000
2009	3,000	900	500	3,000	862	5,000	4,000	1,500	1,530	3,000

Lone parent applicants with one child

	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
1989	2,500	1,200	2,500	1,000	--	5,000	800	3,000	2,500	1,500
1994	5,000	1,200	2,500	1,000	--	5,000	2,000	3,000	2,500	5,000
1999	2,500	1,200	2,500	2,000	1,037	1,457	2,000	3,000	2,500	5,000
2004	1,500	1,200	1,000	2,000	2,845	1,457	2,000	3,000	2,500	250
2009	1,500	50	1,000	2,000	1,232	1,550	8,000	3,000	1,062	250

Couple applicants with two children

	NL	PE	NS	NB	QC	ON*	MB	SK	AB	BC
1989	100	50	0	1,000	2,500	2,291	0	3,000	250	1,500
1994	100	50	0	1,000	2,500	3,188	0	3,000	250	5,000
1999	100	50	0	2,000	1,478	2,030	0	3,000	250	5,000
2004	1,500	50	0	2,000	2,943	2,030	0	4,000	250	250
2009	1,500	50	1,000	2,000	1,757	2,130	16,000	4,000	1,533	250

**amounts for 1989 and 1994 estimated by the National Council of Welfare*
-- not available

LIQUID ASSET EXEMPTION LEVELS ADJUSTED FOR INFLATION

Between 1989 and 2009, inflation increased by 52.9 percent. We calculated how much the 1989 provincial liquid asset exemption levels for applicants would have been in 2009 had they been regularly increased in line with the cost of living. Figures 6.1 to 6.4 show the 1989 levels adjusted for inflation compared to the actual 2009 asset exemption levels for our four household types.

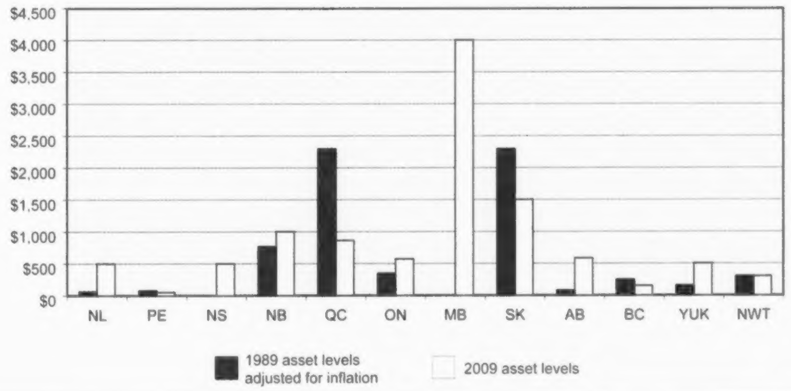
In many provinces, the 1989 asset exemption levels adjusted for inflation exceed the 2009 levels. This is most prevalent for the single person with a disability and the lone parent with one child. This means that it has become harder to qualify for welfare over time. Even though the cost of living has increased substantially, the liquid asset exemption levels have not kept pace. Manitoba's flat rate exemption of $4,000 per person as of 2009 is a marked contrast to the other provinces.[3]

What is particularly striking is the high degree of variability across the country, as well as over the 20-year time frame. It is difficult to see the logic in jurisdictions' approach to liquid asset exemption policies.

> **It has become harder to qualify for welfare over time. Even though the cost of living has increased substantially, the liquid asset exemption levels have not kept pace, and in some cases they have decreased.**

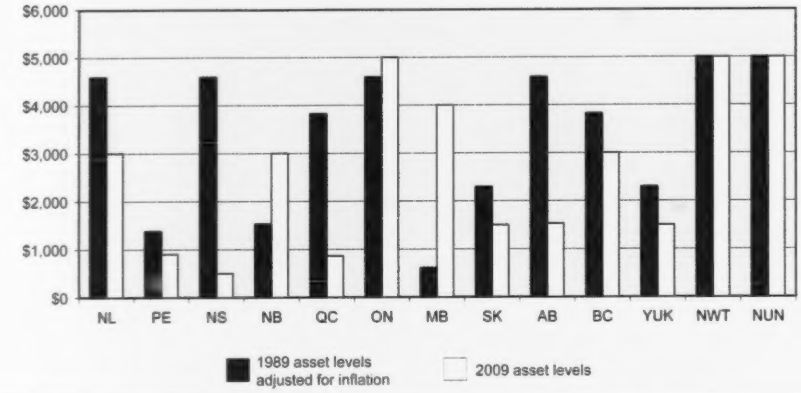
For a **single employable applicant**, most of the 1989 asset exemption levels were so low that even when adjusted for inflation they were still extremely low. In seven out of 10 provinces they fall below $500. In Quebec and Saskatchewan, the indexed amounts were considerably more than the levels in effect in January 2009.

Figure 6.1: Liquid asset exemption levels for a single employable person 1989 levels adjusted to 2009 and 2009 levels



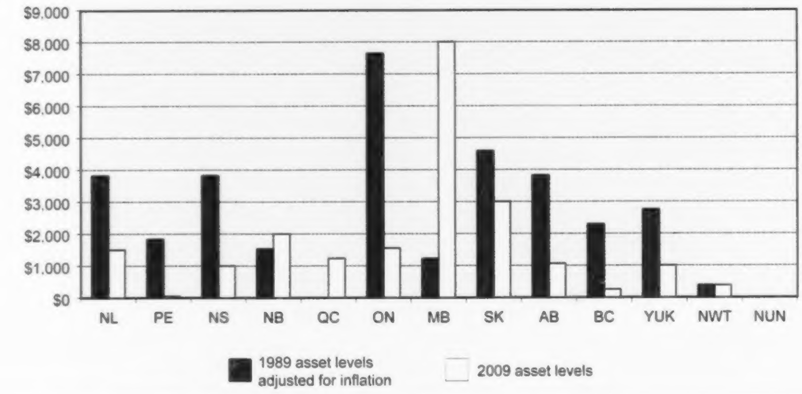
For the **single applicant with a disability**, the 2009 liquid asset exemption levels have not kept up with inflation. The losses range from just under $500 in Prince Edward Island to nearly $4,100 in Nova Scotia. Only New Brunswick, Ontario and Manitoba had higher levels in January 2009 than the 1989 indexed ones.

Figure 6.2: Liquid asset exemption levels for a single person with a disability 1989 levels adjusted to 2009 and 2009 levels



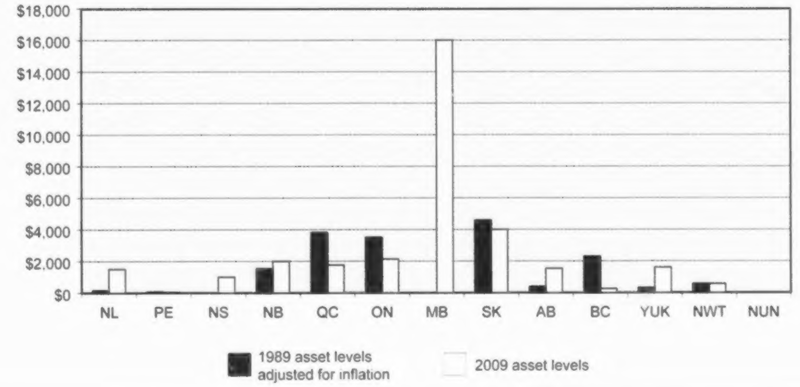
For the **lone parent with one child**, there have been substantial decreases in the liquid asset levels in seven provinces. These range from just under $1,600 in Saskatchewan to nearly $6,100 in Ontario. We were not able to compare Quebec's levels since data for 1989 were not available.

Figure 6.3: Liquid asset exemption levels for a lone parent with one child 1989 levels adjusted to 2009 and 2009 levels



The 1989 liquid asset levels for a **couple with two children** were so low that even when indexed to inflation, the levels in five provinces were still below $500. There were decreases of nearly $1,400 in Ontario and more than $2,000 in both Quebec and British Columbia. Manitoba's 2009 level was $16,000, a striking contrast to the other provinces.

Figure 6.4: Liquid asset exemption levels for a couple with two children 1989 levels adjusted to 2009 and 2009 levels



THE CURRENT REALITY

Welfare programs have traditionally had low liquid asset exemption levels. Because welfare was designed to be a program of last resort, applicants have had to exhaust their sources of income, including savings, before they could qualify for welfare. The recent move towards exempting certain types of assets – Registered Education Savings Plans and Registered Disability Savings Plans – gives those on welfare with children or a family member with a disability the assurance that these funds will be protected. But for many, by the time they are eligible for welfare, they are nearly destitute. This has come to be known as 'asset stripping'.

With the current recession, asset stripping is a growing problem for people who never expected to have to turn to welfare. Many people who have lost their jobs are not eligible for Employment Insurance (EI) benefits in the first place. Others are exhausting their EI benefits and are still unable to find work. Still others are only able to find part-time work, which often isn't enough to make ends meet. Some have to turn to welfare for support while they try to get back on their feet.

These are people who have worked most of their lives and accumulated savings, often in the form of registered retirement savings. Now they have to liquidate and use up these assets before they can qualify for welfare. Not only do current policies ensure these people are destitute before they can qualify for welfare, they also rob them of their retirement savings, potentially leading to greater reliance on government supports in their senior years.

Recent Canadian studies[4,5] have focused on asset retention initiatives as a way to overcome poverty. Encouraging people to save, even modest amounts, provides them with opportunities for a better future and allows them to better manage life transitions. Allowing people to retain modest assets helps them pay costs associated with the search for employment, investing in their education or skills development, or providing a cushion against unforeseen circumstances. However, this is not possible for people on welfare subject to asset stripping.

Once on welfare, it is harder for people with few assets to get off. Often, they are doomed to a cycle of persistent poverty and dependency.

The National Council of Welfare feels that low liquid asset exemption policies are counter productive. Allowing applicants to retain modest assets provides them with the resources to make the transition back towards greater self-sufficiency.

We urge provinces and territories to increase their liquid asset exemption levels. Manitoba has taken the lead by exempting $4,000 per person. We ask other provinces to follow their lead. We further propose that all provinces and territories increase their asset exemption levels each year by the cost of living.

> *"...welfare policy is caught in a trap of its own making that strips applicants of the same productive assets they will need to leave and stay off welfare later on".*
>
> Wealth, Low-Wage Work and Welfare:
> The Unintended Costs of Provincial Needs-tests, 2008
> (Social and Enterprise Development Innovations)

Table 6.3: 1989 LIQUID ASSET EXEMPTION LEVELS ADJUSTED FOR INFLATION COMPARED TO ACTUAL 2009 LEVELS

Single employable applicants

	NL	PE	NS	NB	QC	ON*	MB	SK	AB	BC
1989 adjusted for inflation	$61	$76	$0	$765	$2,294	$347	$0	$2,294	$76	$245
2009 actual	$500	$50	$500	$1,000	$862	$572	$4,000	$1,500	$583	$150

Single applicants with a disability

	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
1989 adjusted for inflation	$4,587	$1,376	$4,587	$1,529	$3,823	$4,587	$612	$2,294	$4,587	$3,823
2009 actual	$3,000	$900	$500	$3,000	$862	$5,000	$4,000	$1,500	$1,530	$3,000

Lone parent applicants with one child

	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC
1989 adjusted for inflation	$3,823	$1,835	$3,823	$1,529	$0	$7,645	$1,223	$4,587	$3,823	$2,294
2009 actual	$1,500	$50	$1,000	$2,000	$1,232	$1,550	$8,000	$3,000	$1,062	$250

Couple applicants with two children

	NL	PE	NS	NB	QC	ON*	MB	SK	AB	BC
1989 adjusted for inflation	$153	$76	$0	$1,529	$3,823	$3,503	$0	$4,587	$382	$2,294
2009 actual	$1,500	$50	$1,000	$2,000	$1,757	$2,130	$16,000	$4,000	$1,533	$250

**amounts for 1989 estimated by the National Council of Welfare*

Mary and Shannon's story revisited with a liquid asset exemption of $10,000.

Mary, the 43-year old lone parent and her daughter **Shannon**, who were described at the beginning of this chapter now have more flexibility. Recall that Mary had $8,000 in RRSPs when she lost her job and claimed Employment Insurance benefits.

This time when Mary's EI ran out and she applied for welfare, she qualified right away because her total assets, including her RRSP, were below $10,000. Mary's welfare entitlement was $913 a month, and with Shannon's federal and provincial child benefits, they had nearly $1,300 to live on. It wasn't much, but they could get by for awhile.

A couple of months later, Mary found a part-time job working 12 hours a week at minimum wage. This was an extra $500 a month for her! When she told the welfare office they said they would be reducing her monthly cheque by half of what she earned. She was disappointed, but financially she was still ahead. Now she had nearly $1,550 to live on each month. When she files her income taxes, she'll get refundable tax credits, including some federal Working Income Tax Benefit, and none of these will affect her welfare cheque.

Mary doesn't like living on welfare, but she still has her home and her RRSP, is keeping her attachment to the labour force, which will help her get more work when the economy picks up, and she can pay her bills and put food on the table.

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[1] In Newfoundland and Labrador, RRSPs with a value of less than $10,000 are exempt for the first 90 days. In Quebec, $60,000 from all eligible sources, including RRSPs, is exempt. In Alberta, $5,000 per adult is exempt.

[2] In addition to its Income Support Program, Alberta also has a distinct program for persons with severe and permanent disabilities: the Assured Income for the Severely Handicapped (AISH) program. The AISH program differs from the other social assistance programs referenced in this report in that clients are provided with a flat rate living allowance benefit which is not contingent on family size. All other programs in this report are needs tested – including Alberta's Income Support Program - with benefits based on family size and other factors. The $100,000 asset exemption level reflects the total value of all non-exempt assets owned by an applicant or recipient and their cohabiting partner.

[3] To a family maximum of $16,000.

[4] Wealth, Low-Wage Work and Welfare: The Unintended Costs of Provincial Needs-tests, Jennifer Robson, SEDI, April 2008. See http://www.sedi.org/DataRegV2-unified/sedi-Publications/Final%20welfare%20paper.pdf

[5] *Why don't we want the poor to own anything?* John Stapleton for the Metcalfe Foundation, 2009. See www.metcalffoundation.com/downloads/Why_don't_we_want_the_poor_to_own_anything.pdf

CHAPTER 7

WELFARE AND EARNINGS

Each province and territory decides how to treat income from other sources – for example, pensions, earnings or Employment Insurance benefits - when calculating a household's welfare benefit. Some income is fully exempt (e.g., most tax credits) and welfare is not reduced. Other income may be partially exempt or not exempt at all. In these cases, the income – or a portion of it – is deducted from the welfare cheque.

In this chapter, we focus on how provinces and territories treat the earnings of welfare recipients. We look at how much they can earn before their welfare benefit is reduced. We then look at how welfare households with earnings benefit from the federal Working Income Tax Benefit (WITB).

EARNINGS EXEMPTIONS

Most provinces and territories allow welfare recipients to earn a certain amount – either a flat rate amount, a percentage of earnings, or a combination of the two - before their welfare benefits are reduced. These are known as earnings exemption provisions.

All provinces and territories require welfare recipients to seek and accept employment, where they are able to do so. However, those who are able to find paid work have their earnings treated quite differently, depending on where they live. In some cases, the obligation to work is paramount and there are limited, if any, earnings exemptions. In other cases, earnings exemptions are seen as a way to encourage welfare recipients to pursue employment, while enabling them to be better off financially. In these cases, the earnings exemption provisions tend to be more generous.

2009 EARNINGS EXEMPTION PROVISIONS

Table 7.1 shows the earnings exemption provisions in each province and territory as of January 2009 for the NCW's four types of households.

The provisions vary widely across the country. Some jurisdictions have different policies for people applying for welfare compared to those already receiving benefits.

- Five provinces – Nova Scotia, New Brunswick, Ontario[1], Saskatchewan[2] and British Columbia – reduce an applicant's welfare benefit by the full amount of earnings. This means that applicants with any earned income have their welfare reduced dollar for dollar when they first go on assistance.
- Manitoba and the Yukon have lower earnings exemption levels for people applying for welfare than for those already receiving welfare.

Table 7.1: MONTHLY EARNINGS EXEMPTION LEVELS AS OF JANUARY 2009 PROVISIONS FOR APPLICANTS AND RECIPIENTS*

	Single Person Considered Employable	Single Person with a Disability	Lone Parent, One Child	Couple, Two Children
NEWFOUNDLAND AND LABRADOR	100% of income up to $75 plus 20% of income over $75	100% of income up to $150, plus 20% of income over $150	100% of income up to $150, plus 20% of income over $150	100% of income up to $150, plus 20% of income over $150
PRINCE EDWARD ISLAND	$75 of net earned income plus 10% of the balance	$75 of net earned income plus 10% of the balance	$125 of net earned income plus 10% of the balance	$125 of net earned income plus 10% of the balance
NOVA SCOTIA[3]	Applicants: no exemption Recipients: 30% of net wages	Applicants: no exemption Recipients: $150 from supported employment plus 30% of net wages remaining	Applicants: no exemption Recipients: 30% of net wages	Applicants: no exemption Recipients: 30% of net family wages
NEW BRUNSWICK	Applicants: no exemption Recipients: $300	Applicants: no exemption Recipients: $250	Applicants: no exemption Recipients: $200	Applicants: no exemption Recipients: $200
QUEBEC	$200	$100	$200	$300
ONTARIO	Applicants: no exemption for first 3 months on assistance Recipients: 50% of net earnings after 3 months of continuous assistance	50% of net earnings in addition to a monthly $100 Work-Related Benefit for each eligible adult family member who is employed	Applicants: no exemption for the first 3 months on assistance Recipients: 50% of net earnings after 3 months of continuous assistance	Applicants: no exemption for the first 3 months on assistance Recipients: 50% of net earnings after 3 months of continuous assistance
MANITOBA	Applicants: $200 of net earnings Recipients: after one month, $200 of net earnings plus 30% of net earnings over $200	Applicants: $200 of net earnings Recipients: after one month, $200 of net earnings plus 30% of net earnings over $200	Applicants: $200 of net earnings Recipients: after one month, $200 of net earnings plus 30% of net earnings over $200	Applicants: $200 of net earnings for each earner Recipients: after one month, $200 of net earnings plus 30% net earnings over $200, for each earner
SASKATCHEWAN[4]	No earnings exemption (TEA clients)	$100 plus 25% of the next $500 for a maximum of $225 (Saskatchewan Assistance Plan [SAP] clients)	No earnings exemption (TEA clients). Clients with earnings over $125 are eligible for the Saskatchewan Employment Supplement	No earnings exemption (TEA clients). Clients with earnings over $125 are eligible for the Saskatchewan Employment Supplement

Table 7.1: MONTHLY EARNINGS EXEMPTION LEVELS AS OF JANUARY 2009 PROVISIONS FOR APPLICANTS AND RECIPIENTS*

	Single Person Considered Employable	Single Person with a Disability	Lone Parent, One Child	Couple, Two Children
ALBERTA	$230 of net income plus 25% of the remaining net income	$230 of net income plus 25% of the remaining net income	$230 of net income plus 25% of the remaining net income	$115 of net income plus 25% of remaining net income for each adult
ALBERTA – Assured Income for the Severely Handicapped (AISH) program[5]	Not applicable	$400 of net income plus 50% above $400 up to $1,500 for a maximum of $950	Not applicable	Not applicable
BRITISH COLUMBIA	No earnings exemption	Applicants: no exemption for first 3 months Recipients: $500	No earnings exemption	No earnings exemption
YUKON	Applicants: $100 Recipients: 50% of gross income for first 36 months; 25% afterwards	Applicants: $100 Recipients: 50% of gross income for first 36 months; 25% afterwards	Applicants: $150 Recipients: 50% of gross income for first 36 months; 25% afterwards	Applicants: $150 Recipients: 50% of gross income for first 36 months; 25% afterwards
NORTHWEST TERRITORIES	$200 plus 15% of remaining earned income	$200 plus 15% of remaining earned income	$400 plus 15% of remaining earned income	$400 plus 15% of remaining earned income
NUNAVUT	$200	$200	$400	$400

See Table 3 in the Appendix for more detail.

**Applicants are those applying for welfare; recipients are those already receiving welfare.*

In Newfoundland and Labrador, Prince Edward Island, Quebec, Alberta, the Northwest Territories and Nunavut, earnings exemption provisions are the same for applicants and recipients.

In Saskatchewan and British Columbia, there are no earnings exemption provisions other than for people with disabilities. Households on welfare have their welfare reduced by the full amount of any earned income for as long as they remain on assistance.[6]

In Ontario, once recipients have been on assistance for three months, 50% of their net earnings are exempt.

It is difficult to fully understand what these provisions mean for welfare clients with earnings. Even though the recipient still has all of his or her earned income, the welfare benefit is usually reduced. The following scenario helps put it into perspective.

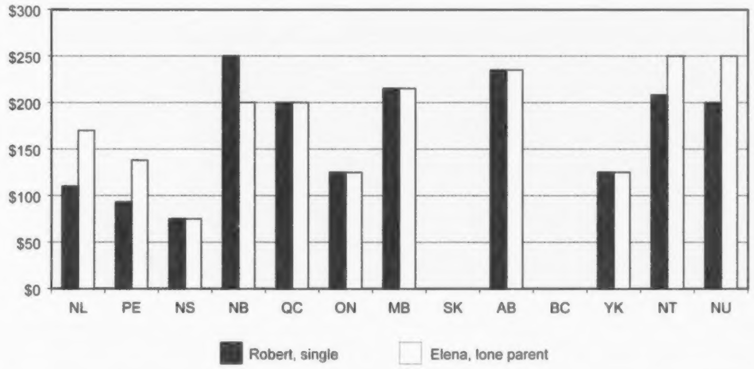
Elena, a lone parent with a 12-year old daughter, and **Robert**, a single 40-year old man, have both been on welfare for six months. They each have a part-time job that brings in $250 a month. The following chart shows, by province and territory, how much of that money is exempted before their welfare cheque is reduced.

The chart illustrates the impact of the different earnings exemption approaches adopted across Canada. In Saskatchewan and British Columbia, there is no financial incentive for **Elena** and **Robert** to be employed. They would not see any increase in their overall income because their welfare cheques would be reduced by the full amount of their earnings. Bear in mind, as well, that additional costs for items such as transportation or clothing have to be paid by clients to get to work.

On the other hand, in New Brunswick, Quebec, Manitoba, Alberta, the Northwest Territories and, Nunavut, Elena and Robert would see their monthly income increase by $200 or more. Not only would they see a boost in their overall monthly income, they would also gain valuable work experience.

The National Council of Welfare views earnings exemptions as an important bridge from welfare to paid employment. Not only do they allow welfare recipients to increase their overall income and ability to meet their needs, they also enable them to gain experience which can help them move from welfare to the labour market on a permanent basis.

Figure 7.1: $250 Monthly earnings
Amount exempted before welfare reduced, by province



THE WORKING INCOME TAX BENEFIT (WITB)

In 2007, the federal government introduced the Working Income Tax Benefit. It is a refundable tax credit with a dual purpose: to provide a financial support to low-income workers to stay in the work force, and to help reduce the disincentives[7] that welfare recipients face when they leave welfare for work. The WITB helps those with low earnings by supplementing their wages.[8] For those on welfare who qualify, the WITB further increases their income because it is fully exempt: welfare benefits are not reduced.

From the outset, the federal government invited provinces and territories to modify the WITB design to harmonize best with their income security programs. Quebec, British Columbia and Nunavut have had their own WITB model since 2007. Alberta developed its own model in 2009.[9]

The WITB provides income benefits that vary according to earnings and total net family income. In 2008, maximum annual benefits under the federal model were $510 for a single person and $1,019 for a family. To be eligible, earnings had to exceed $3,000. Maximum benefits were paid to a single person with earnings between $5,500 and $9,681 and to a family with earnings between $8,095 and $14,776. Benefits ceased once a single person's net income exceeded $13,081 and a family's net income exceeded $21,569. In 2009 the WITB was enhanced. The maximum annual benefit increased to $925 for a single person and $1,680 for a family. The upper income thresholds were also increased, making it available to more low-income earners. In order to receive the WITB, people must apply when they file their income taxes.

WELFARE AND THE WITB

In this section we look at the interaction between welfare, earnings and the Working Income Tax Benefit. The WITB is intended to help break down the welfare wall by providing additional financial support to offset the loss of income support benefits and the additional costs of taking on a job.

Welfare recipients face considerable challenges in their transition from welfare to employment. When they leave welfare they lose in-kind benefits such as dental, vision and drug coverage. Once employed, they face additional costs for transportation, clothing, as well as income taxes and payroll taxes. Those with young children may face high child care costs. Often, they find themselves financially worse off employed than they were on welfare.

In general, as earnings increase, welfare benefits decrease. All provinces and territories deduct a certain amount of a recipient's earnings from the welfare cheque. However, once earnings are combined with the welfare benefit, overall income usually increases. Welfare recipients who are eligible for the WITB see their income increase even more, because the WITB is considered exempt income.

Welfare recipients with earnings over $3,000[10] a year are eligible for the WITB. However, because the WITB is based on a combination of earnings and total net income, welfare recipients do not all benefit in the same way. Some welfare incomes, particularly when combined with earnings, are much higher than others. As a result, in some provinces, the WITB is reduced while the recipient is still on welfare.

Table 7.2 looks at a hypothetical situation of a single welfare recipient with four different earnings levels in each of the provinces.[11] We look at the total income of a single recipient with no earnings, earnings of $462.50 a month (the point at which maximum WITB benefits are paid using the federal model), $600 a month, and $800 a month. We show the combined amount of welfare and earnings, the WITB that would be paid at each of these earnings levels and the total overall monthly income. We have used the 2008 WITB levels since this is the benefit that would have been paid to welfare recipients during 2009.[12]

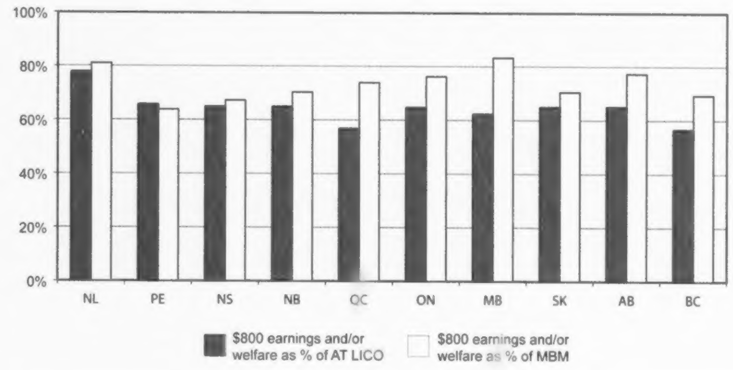
The table highlights the fact that the structure of each province's welfare program – both its rates and earnings exemption policies – determines the amount of WITB that is paid.

Table 7.2: ESTIMATED TOTAL MONTHLY INCOME FOR A SINGLE EMPLOYABLE PERSON WELFARE. EARNINGS AND THE WITB* 2009

		TOTAL MONTHLY EARNINGS								
		$462.50			$600			$800		
	Maximum welfare. no earnings*	Welfare plus earnings	WITB	Total income	Welfare plus earnings	WITB	Total income	Welfare plus earnings	WITB	Total income
NL	$774	$927	$26.30	$953	$954	$22.18	$976	$994	$16.18	$1.010
PE	$555	$669	$42.50	$712	$683	$42.50	$726	$800	$42.50	$843
NS	$510	$649	$42.50	$691	$690	$42.50	$732	$800	$42.50	$843
NB	$294	$594	$42.50	$637	$600	$42.50	$643	$800	$42.50	$843
QC	$589	$789	$31.50	$820	$789	$48.00	$837	$800	$72.00	$872
ON	$573	$804	$42.50	$847	$873	$34.36	$907	$973	$19.36	$992
MB	$548	$827	$42.50	$869	$868	$38.19	$906	$928	$29.19	$957
SK	$693	$693	$42.50	$736	$693	$42.50	$736	$800	$42.50	$843
AB	$583	$871	$42.50	$914	$906	$42.50	$949	$956	$42.50	$999
BC	$613	$613	$11.33	$624	$613	$34.71	$648	$800	$68.33	$868

**Maximum average monthly welfare benefit for 2009.*
Some jurisdictions provide additional financial benefits to welfare recipients with earnings. These are not included in this table.
Quebec and British Columbia figures based on their respective 2008 WITB models.
***Dark green** shaded cells mean that the client is no longer eligible for welfare due to excess income.*

Figure 7.2: Total income of a single employable with earnings of $800/month Compared to AT LICO and MBM*



**Estimated*

A number of patterns stand out for 2009:

- In four provinces – Newfoundland and Labrador, Ontario, Manitoba, and Alberta – single recipients continue to receive some welfare benefits with earnings of $800/month. In the six other provinces, they were no longer eligible for welfare and consequently their total incomes with WITB were lower.
- The two provinces with their own WITB models – Quebec and British Columbia - paid maximum benefits at higher income levels than under the federal model. In both cases, a single recipient with earnings became ineligible for welfare before reaching the maximum WITB level.
- In Newfoundland and Labrador, the single person could not receive the maximum WITB while on welfare, because welfare benefits were relatively high.

In Figure 7.2, we compare the total income of those singles earning $800/month, whether they were still eligible for welfare or not, with the after tax LICO and the MBM. In all provinces, the amounts were still well below both low-income measures.

IS THE WITB ACHIEVING ITS GOALS?

The 2009 increases to the WITB will certainly put more money in the hands of the Canadian women and men who are employed and still living in poverty. This includes those on welfare who have enough employment earnings to qualify for the WITB.

Whether the WITB is in fact encouraging welfare recipients to pursue additional employment, we don't know. We do know that only a small percentage of welfare households (estimated to be about 10%) report earnings. Information on how much they earn or if they even qualify for the WITB is not readily available.

The National Council of Welfare would like to see the federal government undertake an evaluation of the extent to which the WITB is achieving its objectives, in particular in helping social assistance recipients scale the welfare wall. We also propose that the government streamline the WITB application process, to make it as easy as possible for eligible recipients to receive the WITB.

In our view, the current WITB amounts still need to be raised to help welfare recipients, particularly singles, avoid or overcome the welfare wall.

Income supports outside of welfare are a key to leaving welfare. Equally important are transitional assistance measures, such as drug and dental coverage and assistance with employment-related expenses. Scaling the welfare wall needs a comprehensive approach to both income support and the provision of appropriate services. We are encouraged by poverty reduction strategies that are taking this approach and are confident these kinds of investments will pay off for all Canadians.

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[1] Ontario Works only.

[2] Transitional Employment Allowance only.

[3] Families can earn up to $3,000 per year.

[4] Employable clients can be on either Saskatchewan Assistance Plan (SAP) or Transitional Employment Allowance (TEA), depending on assessment. Employable singles, lone parents or couples with children are eligible for earnings exemptions if they are on SAP.

[5] Alberta's distinct program for persons with severe and permanent disabilities: the Assured Income for the Severely Handicapped (AISH) program differs from the other social assistance programs referenced in this report in that clients are provided with a flat rate living allowance benefit. All other programs in this report are needs tested – with benefits based on family size and other factors. See text box in Chapter 3.

[6] Does not apply to disabled persons receiving Saskatchewan Assistance Plan benefits or BC Disability Assistance.

[7] Disincentives include the loss of medical and dental benefits, employment-related costs such as transportation and clothing, and higher taxes. This is often referred to as the "welfare wall".

[8] A Disability Supplement is also available to those eligible for the Disability Tax Credit with annual earnings over $1,150.

[9] For detailed information on the WITB, including provincial/territorial variations, see http://www.cra-arc.gc.ca/bnfts/wtb/menu-eng.html

[10] Based on federal model.

[11] Data on the territories are excluded because clients are not eligible for the WITB due to high welfare benefit levels.

[12] In most cases, the WITB is based on the previous year's income as declared on the federal income tax form.

Appendices

METHODOLOGY

Welfare Incomes 2009 presents a cross-Canada summary of the estimated welfare incomes of four household types. Welfare incomes include provincial and territorial welfare benefits, provincial/territorial/federal child benefits and provincial/territorial/federal refundable tax credits received during 2009.

Our four household types are:

- A single person considered employable
- A single person with a disability
- A lone parent with a child aged two
- A couple with two children aged 10 and 15 years old

We have made certain assumptions in compiling our data. These are:

- The household first received welfare on January 1 and remained on welfare for the entire year.
- Welfare rates include basic assistance and any regularly paid additional benefits, for example, a back to school allowance or Christmas allowance.
- All program rate changes made during the year are factored into the total incomes.
- Child benefits for the two family types with children are calculated based on the previous year's total welfare income. In most cases, the families receive maximum benefits.
- The head of the household is employable, with the exception of the single person with a disability.
- The households reside in the largest city or town in their province or territory.
- The households live in private rental accommodation and do not share. They receive the highest level of shelter assistance for tenants and all utility costs are included.
- The households have no earnings and do not receive any alimony or child support payments.

LIQUID ASSET AND EARNINGS EXEMPTION PROVISIONS

We show the provisions in effect as of January 2009. Any changes that occurred during the year are noted in footnotes.

VALIDATION

All welfare income calculations, liquid asset exemption provisions and earnings exemption provisions are validated by provincial and territorial authorities.

STATISTICAL TABLES

Table 1: LIQUID ASSET EXEMPTION LEVELS AS OF JANUARY 2009 PROVISIONS FOR APPLICANTS AND RECIPIENTS[1]

	Single Person Considered Employable	Single Person with a Disability	Lone Parent, One Child	Couple, Two Children
NEWFOUNDLAND AND LABRADOR	$500	$3,000[2]	$1,500	$1,500
PRINCE EDWARD ISLAND	$50 to $200[3]	$900	$50 to $1,200[3]	$50 to $1,800[3]
NOVA SCOTIA	$500	$500[4]	$1,000	$1,000
NEW BRUNSWICK	$1,000	$3,000	$2,000	$2,000
QUEBEC[5]	Applicants: $862 Recipients: $1,500	Applicants: $862 Recipients: $2,500	Applicants: $1,232 Recipients: $2,870[6]	Applicants: $1,757 Recipients: $2,975[7]
ONTARIO[8]	$572	$5,000[9]	$1,550	$2,130
MANITOBA[10]	$4,000	$4,000	$8,000	$16,000
SASKATCHEWAN	$1,500	$1,500	$3,000	$4,000
ALBERTA[11]	$583	$1,530[12]	$1,062	$1,533
ALBERTA – Assured Income for the Severely Handicapped (AISH) program	Not applicable	The total value of all non-exempt assets owned by an applicant, client and their cohabiting partner must not exceed $100,000[13]	Not applicable	Not applicable
BRITISH COLUMBIA[14]	Applicants: $150 Recipients: $1,500	$3,000	Applicants: $250 Recipients: $2,500	Applicants: $250 Recipients: $2,500
YUKON	$500	$1,500	$1,000	$1,600
NORTHWEST TERRITORIES	$300	$5,000	$380	$560
NUNAVUT[15]	$0	$5,000	$0	$0

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[1] Unless otherwise noted, the asset exemption provisions apply to both those applying for and receiving social assistance.

NL

[2] This applies to a single person with a disability requiring supportive services.

PE

[3] Applicants requiring short-term assistance (four months or less) cannot have assets in excess of $50. The higher asset exemption levels apply to those requiring long-term assistance.

NS

[4] A single person in the Services for Persons with Disabilities Program requiring supportive services or care needs would qualify for a $3,000 exemption. An adult in a family on SPD requiring supportive services or care needs would qualify for a $5,000 exemption. Income Tax returns are no longer treated as chargeable income and are now considered under the asset levels.

QC

[5] At the time of application, an applicant's liquid assets may not exceed the allowable limits set according to family size. The determination of a household's assets excludes income received during the month of application which is to cover the cost of rent, heating and public utilities. Higher asset exemption levels apply after the first month on assistance.

[6] Once an application for assistance is approved, a client's liquid assets may not exceed the allowable limits: the exemption for a lone parent is $2,500 plus $370 for the child.

[7] Once an application for assistance has been approved, a client's liquid assets may not exceed the allowable limits: the exemption for a couple is $2,500 plus $475 for the two children.

ON

[8] Asset levels were increased for Ontario Works clients in December 2009. The new limits are $585 for a single person, $1,619 for a lone parent with one child and $2,194 for a couple with two children.

[9] This represents the prescribed asset exemption level for a single person on the Ontario Disability Support Program.

MB

[10] Effective January 1, 2009 EIA liquid asset exemptions increased for all EIA participants by allowing up to $4,000 per person, to a maximum of $16,000 per family, including at the time of application.

AB

[11] The maximum allowable liquid assets for those in the "expected to work" category of Income Support are equivalent to one month's core benefit for the applicable household unit. The maximum applicable National Child Benefit Supplement is included for families with children.

[12] This represents the amount for an Income Support client in the "not expected to work" category. For those in the "not expected to work" category, the maximum allowable liquid assets are equivalent to two months' core benefits. Asset exemption levels for clients in the "not expected to work" category include the Personal Needs Supplement (effective August 2005) of $78 per month. Asset limits for Income Support clients include the amount of their Core Benefit plus the full amount of the National Child Benefit Supplement. Households receive an additional $33 for each child over the age of 12.

[13] Exempt assets are not counted in the $100,000 limit. Examples of exempt assets include a principal residence, a non-recreational vehicle, an adapted vehicle, clothing and household items, a locked-in retirement account (LIRA) and a registered disability savings plan (RDSP). AISH clients with non-exempt assets of $3,000 or less may also receive Personal Benefits (e.g. for child care, moving, addiction treatment) and a monthly Child Benefit of $100 per dependent child.

BC

[14] The maximum exempt cash assets for applicants (other than persons with a disability) are $150 for a single person and $250 for a family. The maximum allowable cash assets for applicants (other than persons with a disability) are equivalent to one month's benefit, plus $150 for a single person and $250 for a family. In the first month on welfare, BC subtracts cash assets exceeding $150 ($250) from the welfare payment.

NU

[15] In Nunavut, there is no exemption on liquid assets other than for persons with a disability and persons 60 years of age or older.

Table 2: 2009 WELFARE INCOMES

	Basic Social Assistance	Additional SA Program Benefits	Federal Child Benefits[1]	Provincial/ Territorial Child Benefit	GST Credit[2]	Provincial Tax Credits	Total Income
NEWFOUNDLAND & LABRADOR[3,4]							
Single Employable	$8,085	$1,200			$268	$40	$9,593
Person with a Disability	$8,085	$2,700			$298	$40	$11,123
Lone Parent, One Child[5,6]	$12,474	$1,200	$4,574	$331	$619	$100	$19,297
Couple, Two Children	$12,999	$1,200	$6,512	$681	$747	$200	$22,339
PRINCE EDWARD ISLAND[7]							
Single Employable	$6,661				$245		$6,906
Person with a Disability[8]	$8,812				$255		$9,067
Lone Parent, One Child[9,10]	$11,339		$4,574		$619		$16,531
Couple, Two Children[9,10]	$16,436	$350[11]	$6,512		$747		$24,045
NOVA SCOTIA[12]							
Single Employable	$6,114				$245		$6,359
Person with a Disability	$8,934				$263		$9,197
Lone Parent, One Child[13,14]	$9,354		$4,574	$445	$619		$14,992
Couple, Two Children[13,14]	$12,468	$150[15]	$6,512	$1,090	$747		$20,967
NEW BRUNSWICK[16,17,18]							
Single Employable	$3,528				$245		$3,773
Person with a Disability[19]	$7,416	$1,000[20]			$249		$8,665
Lone Parent, One Child[21,22]	$9,708	$1,020[20]	$4,574	$250	$619		$16,171
Couple, Two Children[21,22]	$10,896	$1,120[20]	$6,512	$500	$747		$19,775
QUEBEC[23,24,25]							
Single Employable	$7,067				$245		$7,312
Person with a Disability	$10,595				$286		$10,881
Lone Parent, One Child[26,27]	$8,507	$960[28]	$4,574	$2,924	$619		$17,583
Couple, Two Children[26,27]	$10,947	$1,159[28]	$6,512	$3,249	$747		$22,614

Table 2: 2009 WELFARE INCOMES

	Basic Social Assistance	Additional SA Program Benefits	Federal Child Benefits[1]	Provincial/ Territorial Child Benefit	GST Credit[2]	Provincial Tax Credits	Total Income
ONTARIO[29,30]							
Single Employable	$6,877				$245	$379	$7,501
Person with a Disability	$12,284				$324	$297	$12,905
Lone Parent, One Child[31,32,33]	$10,937		$4,574	$850	$619	$392	$17,372
Couple, Two Children[31,32,33]	$13,210		$6,512	$1,700	$747	$526	$22,695
MANITOBA[34]							
Single Employable	$6,060	$510[35]			$245		$6,815
Person with a Disability	$7,397	$1,770[35]			$256		$9,423
Lone Parent, One Child[36,37]	$9,636		$4,574		$619		$14,829
Couple, Two Children[36,37]	$14,057	$160[35]	$6,512		$747		$21,476
SASKATCHEWAN[38,39,40,41,42]							
Single Employable	$8,316				$245	$219	$8,780
Person with a Disability[43]	$9,567	$840[44]			$277	$219	$10,902
Lone Parent, One Child[45,46]	$12,293		$4,574		$619	$437	$17,923
Couple, Two Children[45,46]	$15,920	$215[44]	$6,512		$747	$607	$24,001
ALBERTA							
Single Employable	$6,996				$245		$7,241
Person with a Disability	$8,244	$936			$253		$9,433
Person with a Disability / AISH[48]	$13,956				$341		$14,297
Lone Parent, One Child[49]	$10,668		$4,462		$619		$15,749
Couple, Two Children[49]	$14,472	$275[47]	$6,607		$747		$22,101

Table 2: 2009 WELFARE INCOMES

	Basic Social Assistance	Additional SA Program Benefits	Federal Child Benefits[1]	Provincial/ Territorial Child Benefit	GST Credit[2]	Provincial Tax Credits	Total Income
BRITISH COLUMBIA[50]							
Single Employable	$7,320	$35			$245	$178	$7,778
Person with a Disability	$10,877	$35			$303	$178	$11,392
Lone Parent, One Child[51]	$11,347	$80	$4,574		$619	$280	$16,899
Couple, Two Children[52]	$13,213	$290	$6,512		$747	$417	$21,179
YUKON[53,54]							
Single Employable	$14,873	$155			$341		$15,369
Person with a Disability	$14,873	$3,155		$0	$374		$18,402
Lone Parent, One Child[55,56]	$19,347	$260	$4,574	$690	$619		$25,489
Couple, Two Children	$26,073	$685	$6,455	$1,380	$747		$35,340
NORTHWEST TERRITORIES[57,58]							
Single Employable	$16,942				$374		$17,316
Person with a Disability[59]	$17,100	$4,044[60]			$374		$21,518
Lone Parent, One Child[61,62]	$20,930		$4,574	$328	$619		$26,450
Couple, Two Children	$26,258		$6,137	$380	$747		$33,522
NUNAVUT[63,64,65,66]							
Single Employable	$43,452				$374		$43,826
Person with a Disability	$43,592	$2,100[67]			$374		$46,066
Lone Parent, One Child[68,69]	$46,716		$2,028		$129		$48,873
Couple, Two Children	$52,380						$52,380

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[1] Includes the Canada Child Tax Benefit (CCTB) and the Universal Child Care Benefit (UCCB) received between January 1 and December 31, 2009. The CCTB consists of the CCTB Basic Benefit and the National Child Benefit Supplement (NCB Supplement). The UCCB came into effect in July 2006 and provides a benefit of $100 per month for each child under the age of 6.

[2] The federal Goods and Services Tax Credit includes the quarterly payments received between January 1 and December 31, 2009.

NL

[3] Family Benefits rates increased in April 2009.

[4] Additional benefits include a supplement shelter benefit of $100 per month and the Flat Rate Allowance for the Disabled of $125 per month. Over 90% of households living in the largest urban centre (St. John's) have rental costs that exceed the basic shelter rate so automatically receive the shelter supplement.

[5] Newfoundland and Labrador does not deduct the NCB Supplement or the Newfoundland and Labrador Child Benefit when calculating eligibility for Income Support.

[6] The Newfoundland and Labrador Child Benefit increased in July 2009 from $27.17 to $27.92 for the first child and from $28.75 to $29.58 for the second child.

PE

[7] Basic and shelter rates were increased in June 2009. As of June, the shelter ceiling is $329 for single employable individuals but in certain situations such as an existing mortgage or a housing challenge, clients can receive up to $512 per month.

[8] Most disabled social assistance clients receive additional financial support through the Disability Support Program (DSP). Clients who are not eligible for the DSP may receive the Personal Care Allowance ($53 per month) and the Special Care Allowance ($40 per month) through the Social Assistance Program. These amounts are not included in the above table.

[9] The Healthy Child Allowance was increased in July 2009 from $102 to $107 per child per month. This mirrors the increase in the National Child Benefit Supplement.

[10] Prince Edward Island reduces the maximum benefit payable to families with children by the full amount of the NCB Supplement.

[11] Additional benefits include the School Allowance, issued in August and December. The allowance is $75 for the 10 year old and $100 for the 15 year old.

NS

[12] In October 2009, personal allowances increased from $208 to $214 per month per adult.

[13] The Nova Scotia Child Benefit is $37.08 per month for the first child and $53.75 per month for the second child.

[14] Nova Scotia passes on the full amount of the NCB Supplement.

[15] Additional benefits include the annual School Supplies Supplement of $50 for the 10-year-old and $100 for the 15-year-old, which is issued in September.

NB

[16] The single employable receives Interim Assistance, the lone parent with one child and the couple with two children receive Transitional Assistance, and the single person with a disability receives Extended Benefits. In January 2010 the Interim Assistance program is to be eliminated.

[17] New Brunswick's monthly Fuel Supplement for households heating with electricity is $150 per month. Eligibility is determined on a case-by-case basis. It is paid in addition to basic assistance and is designed to help offset high heating costs for clients who pay for heat separately. It may be paid either monthly, from November to April, or as a one-time payment. This is not included in the above table.

[18] The Emergency Fuel Benefit has also been enhanced to recognize the increase in electrical rates and that these increases inherently placed households in an emergency. Therefore, these households do not have to demonstrate an <emergency> situation.

[19] Certified disabled clients who are in receipt of assistance on October 1 automatically receive the Disability Supplement.

[20] Additional benefits include the Income Supplement Benefit for families with children to offset high shelter costs ($1,020 per year in 2009), the School Supplement of $50 per child per year, and the Disability Supplement ($1,000 yearly).

[21] New Brunswick passes on the full amount of the NCB Supplement.

[22] The New Brunswick Child Benefit is $250 per child per year ($20.83 per month).

QC

[23] The single person with a disability receives Social Solidarity benefits. All others receive Social Assistance benefits. The lone parent with one child also receives the Temporarily Limited Capacity for Employment Allowance.

[24] Assistance rates include the amount of the Quebec Sales Tax credit.

[25] Rates increased in January 2009 for the Social Assistance Program and the Social Solidarity Program.

[26] The NCB Supplement is passed on in full to all social assistance families.

[27] The Child Assistance measure rates increased in January 2009. The maximum annual benefit as of January 1, 2009, for a one child family is $2,166 ($180.50 per month) and $3,249 ($270.75 per month) for a two-child family. Lone parent families received an additional annual supplement of $758 ($63.17 per month).

[28] Additional benefits include the monthly Shelter Allowance Program benefit of $80 for families with children (administered by the Societe d'habitation du Quebec) and an annual school allowance of $76 for the 10 year old and $123 for the 15 year old.

ON

[29] Ontario Works basic needs and maximum shelter rates were increased in December 2009.

[30] Ontario Disability Support Program basic needs and maximum shelter rates were increased in November 2009.

[31] Ontario Works rates for families with children were restructured in August 2009.

[32] Effective July 2008, Ontario no longer claws back the NCB Supplement for families on assistance.

[33] In July 2009 the maximum Ontario Child Benefit increased from $50 to $91.66 per month per child.

MB

[34] The Manitoba Shelter Benefit, effective July 2006, includes a component for income assistance participants who are enrolled under the disability category and reside in private rental accommodation or a board and room situation. In July 2008, eligibility was extended to employable singles and childless couples. In July 2009, the monthly benefit increased from $35 to $50 per month for those in private rental accommodation and from $15 to $30 per month for those in room and board.

[35] Additional benefits include the Income Assistance for Persons with Disabilities (IAPD) benefit of $105 per month, the annual school supplies allowance of $60 for the 10 year old and $100 for the 15 year old and the Manitoba Shelter Benefit.

[36] The Manitoba Child Benefit Program began in January 2008. It replaced and enhanced the former Child Related Income Support Program (CRISP). Maximum monthly benefits are $35 per child. The Manitoba Child Benefit is not paid to Income Assistance families with children.

[37] Manitoba no longer claws back the NCB Supplement for families on Income Assistance.

SK

[38] Transitional Employment Assistance rates are used for the single employable, the lone parent with one child and the couple with two children. Saskatchewan Assistance Plan rates are used for the single person with a disability. Rates payable in Tier A communities are used.

[39] In February 2009, the General Living Allowance component of TEA was increased.

[40] In October 2009, the shelter component of SAP was increased.

[41] Saskatchewan pays actual utility costs. Amounts used are based on averages for the different household types during the 2009 calendar year for both TEA and SAP.

[42] The Saskatchewan Sales Tax Credit was replaced by the Saskatchewan Low Income Tax Credit (SLITC) effective October 2008, retroactive to July 2008. The SLITC provided $216 for an individual, a spouse or common law partner (or for an eligible dependant) and $84 for a maximum of two children, for an annual credit of up to $600 per family. These amounts were increased to $221, $86 and $614 respectively in July 2009. The credit starts to be reduced once family net income is more than $28,335 (increased to $29,063 in July 2009).

[43] Clients with a disability may also be eligible for the Disability Rental Housing Supplement, introduced in April 2005. The amount paid depends on family size, family income and the local rental market. In February 2009 the maximum monthly amount payable in the largest communities was increased from $238 to $262 per month. The supplement is not included in the above table.

[44] Additional benefits include the Disabled Persons Allowance of $50 per month, the Special Transportation Allowance for the disabled of $20 per month, and the annual Education Expenses Allowance of $85 for the 10 year old and $130 for the 15 year old.

[45] Families with children may also be eligible for the Family Rental Housing Supplement, introduced in April 2005. The amount paid depends on family size, family income and the local rental market. In February 2009 the maximum monthly amount payable in the largest communities was increased from $238 to $256 per month.

[46] The Saskatchewan Child Benefit (SCB) was designed to be a transitional benefit and is reduced as the NCB Supplement increases. Since July 2006 the SCB has been fully offset by the NCB Supplement.

AB

[47] Additional benefits include $78 per month for Personal Needs for the person with a disability (Alberta Works only) and the annual school expense allowance of $100 for the 10-year-old and $175 for the 15-year-old.

[48] Since Alberta has a distinctive program for persons with severe and permanent disabilities - the Assured Income for the Severely Handicapped (AISH) program - we also feature this program beginning with Welfare Incomes 2006. The AISH program differs from the other social assistance programs referenced in this report in that clients are provided with a flat rate living allowance benefit which is not contingent on family size. In addition to the living allowance, AISH may provide a $100 Child Benefit for each dependent child and Personal Benefits for the client and his or her dependent children to meet one-time or on-going needs such as a special diet and child care. (Personal benefits are provided to clients who have $3000 or less in non-exempt assets). In April 2009 the benefit was increased from $1,088 per month to $1,188.

[49] Since August 2003, Alberta has passed on the full amount of the increase to the NCB Supplement.

BC

[50] Additional benefits include the annual Christmas Supplement ($35 for singles, $70 for a family with children and $10 for each child) and the annual School Start-up Supplement of $84 for the 10 year old and $116 for the 15 year old.

[51] In July 2004, the BC Family Bonus for a one-child family was fully offset by the NCB Supplement. Families with one child no longer receive any BC Family Bonus.

[52] In July 2005, the BC Family Bonus for a two-child family was fully offset by the NCB Supplement. Families with two children no longer receive any BC Family Bonus.

YK

[53] All basic rates were increased in January 2009 and again in November 2009.

[54] Additional benefits include the annual Christmas Allowance of $30 per person, the Winter Clothing Allowance ($75 for persons under 14 years and $125 for persons 14 years or over), the annual School Supply Allowance of $50 for children in grades 1-5 and $65 for those in grades 6-12, and the monthly Territorial Supplementary Allowance for persons with a disability ($250 monthly).

[55] Yukon reduces social assistance by the full amount of the NCB Supplement.

[56] In July 2008 Yukon increased the maximum Yukon Child Benefit $37.50 to $57.50 per child per month.

NT

[57] The Northwest Territories Income Assistance Program generally pays actual costs of shelter, fuel and utilities. Public housing unsubsidized rents have been used for the lone parent with one child and the couple with 2 children.

[58] All clients other than those with a disability and seniors must participate in a "productive choice" in order to receive income assistance.

[59] The rate for a person with a disability may vary.

[60] Additional benefits include the Disability Allowance of $300 per month.

[61] NWT reduces social assistance by the full amount of the NCB Supplement.

[62] The NWT Child Benefit is $27.50 per child per month. It was reduced if 2008 net income was above $20,921.

NU

[63] The majority of Income Support households in Nunavut reside in public housing where rents range from as low as $60.00 a month up to $2,800.00 per month depending on the number of family members living in the household earning income. Clients in public housing do not pay fuel, water, sewage, garbage and/or municipal needs. Costs are subsidized by the Nunavut Housing Corporation. Clients receive invoices for their electricity at a subsidized rate which may be included on the assessment.

[64] Applicants living in private accommodation must apply for public housing before being approved for rent payments. Private rents range from $1,000 to $3,000 per month. High level approval is required prior to approving any rent amounts over $2,500 per month. This situation is due to the housing shortage in Nunavut.

[65] All clients other than the persons with a disability must be in receipt of assistance for two months before the regular clothing allowance is paid. Clients may only receive the seasonal clothing allowance after they have been on assistance for six consecutive months.

[66] For the first time, we included an average monthly fuel payment of $343 provided to families in private rentals over and above electricity.

[67] Additional benefits include the Disability Allowance of $175 a month.

[68] Nunavut reduces social assistance by the amount of the NCB Supplement.

[69] The Nunavut Child Benefit is $27.50 per child per month. It was reduced if 2008 net income was above $20,921.

Table 3: MONTHLY EARNINGS EXEMPTION LEVELS AS OF JANUARY 2009 PROVISIONS FOR APPLICANTS AND RECIPIENTS[1]

	Single Person Considered Employable	Single Person with a Disability	Lone Parent, One Child	Couple, Two Children
NEWFOUNDLAND AND LABRADOR	100% of income up to $75.00 plus 20% of income in excess of $75.00	100% of income up to $150, plus 20% of income in excess of $150	100% of income up to $150 plus 20% of income in excess of $150	$100% of income up to $150 plus 20% of income in excess of $150
PRINCE EDWARD ISLAND	$75 of net earned income plus 10% of the balance	$75 of net earned income plus 10% of the balance	$125 of net earned income plus 10% of the balance	$125 of net earned income plus 10% of the balance
NOVA SCOTIA[2]	Applicants: no exemption Recipients: 30% of net wages *Families can earn up to $3,000	Applicants: no exemption Recipients: $150 from supported employment plus 30% of net wages remaining[3] *Families can earn up to $3,000	Applicants: no exemption Recipients: 30% of net wages *Families can earn up to $3,000	Applicants: no exemption Recipients: 30% of net family wages *Families can earn up to $3,000
NEW BRUNSWICK[4]	Applicants: no exemption Recipients: $300[5]	Applicants: no exemption Recipients: $250[6]	Applicants: no exemption Recipients: $200[7]	Applicants: no exemption Recipients: $200
QUEBEC	$200[8]	$100[9]	$200[10]	$300[11]
ONTARIO[12]	Applicants: no exemption for first 3 months on assistance Recipients: 50% of net earnings after 3 months of continuous assistance	50% of net earnings in addition to a monthly $100 Work-Related Benefit for each eligible adult family member who is working[13]	Applicants: no exemption for the first 3 months on assistance Recipients: 50% of net earnings after 3 months of continuous assistance[13]	Applicants: no exemption for the first 3 months on assistance Recipients: 50% of net earnings after 3 months of continuous assistance[13]
MANITOBA[14]	Applicants: $200 of net earnings Recipients: after one month, $200 of net earnings plus 30% of net earnings over $200	Applicants: $200 of net earnings Recipients: after one month, $200 of net earnings plus 30% of net earnings over $200	Applicants: $200 of net earnings Recipients: after one month, $200 of net earnings plus 30% of net earnings over $200	Applicants: $200 of net earnings for each earner Recipients: after one month, $200 of net earnings plus 30% net earnings over $200, for each earner

Table 3: MONTHLY EARNINGS EXEMPTION LEVELS AS OF JANUARY 2009 PROVISIONS FOR APPLICANTS AND RECIPIENTS[1]

	Single Person Considered Employable	Single Person with a Disability	Lone Parent, One Child	Couple, Two Children
SASKATCHEWAN[15]	No earnings exemption (TEA clients)	$100 plus 25% of the next $500 for a maximum of $225 (SAP clients)	No earnings exemption (TEA clients) Clients with earnings over $125 are eligible for the Saskatchewan Employment Supplement[16]	No earnings exemption (TEA clients) Clients with earnings over $125 are eligible for the Saskatchewan Employment Supplement[16]
ALBERTA	$230 of net income plus 25% of the remaining net income	$230 of net income plus 25% of the remaining net income	$230 of net income plus 25% of the remaining net income	$115 of net income plus 25% of the remaining net income (for each working adult)
ALBERTA-Assured Income for the Severely Handicapped (AISH) program	Not applicable	The first $400 of net employment income is exempt and any amount above $400, and up to $1,500, is 50% exempt to a maximum of $950.	Not applicable	Not applicable
BRITISH COLUMBIA	No earnings exemption	Applicants: no exemption for first 3 months Recipients: $500	No earnings exemption	No earnings exemption
YUKON	Applicants: $100 Recipients: 50% of earned gross income for first 36 months, then the exemption is 25%	Applicants: $100 Recipients: 50% of earned gross income for first 36 months, then the exemption is 25%[17]	Applicants: $150 Recipients: 50% of earned gross income for first 36 months, then the exemption is 25%	Applicants: $150 Recipients: 50% of earned gross income for first 36 months, then the exemption is 25%
NORTHWEST TERRITORIES	$200 plus additional 15% of the remaining earned income	$200 plus additional 15% of the remaining earned income	$400 plus additional 15% of the remaining earned income	$400 plus additional 15% of the remaining earned income
NUNAVUT	$200	$200	$400	$400

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[1] Unless otherwise noted, the earnings exemptions levels apply to both those applying for and receiving social assistance.

NS

[2] Additional special needs such as transportation, child care and clothing may be provided based on need. Families can earn up to $3,000 annually without these earnings affecting basic income assistance payments. This program considers income earned from working in the seasonal harvesting of field produced crops like berries, vegetables and apples, and the harvesting of Christmas trees and making of Christmas wreaths.

[3] Nova Scotia's provision applies to persons with a disability participating in supported employment.

NB

[4] New Brunswick has two types of wage exemptions. The regular Wage Exemption amounts are shown in the above table. The Extended Wage Exemption (EWE) provides higher exemptions to clients during their transition to self sufficiency. A client may only receive one type of exemption at any time. The EWE, which is limited to a maximum of two years, exempts a percentage of net income based on the household type. Singles and families with no children may receive an exemption of up to 30% of net earned income for the first six months, 25% of net income for the next six months, then the appropriate flat rate wage exemption for the remaining 12 months. Families with children may receive an exemption of up to 35% of income for the first six months, 30% of income for the next six months, then the regular flat rate wage exemption for the remaining 12 months.

[5] This is for a single person receiving Interim Assistance.

[6] This is for a single person with a disability receiving Extended Benefits.

[7] This is for a family receiving Transitional Assistance.

QC

[8] This is for a person in the Social Assistance program with no limitations to employment.

[9] This is for a person in the Social Solidarity program.

[10] This is for a person in the Social Assistance program with temporary limitations to employment.

[11] This is for a couple in the Social Assistance program regardless of the type of limitations to employment.

ON

[12] Apart from the earnings exemption, Ontario provides other employment-related benefits to clients. Ontario Works provides the Full-time Employment Benefit to clients to help with expenses associated with beginning full-time employment. Eligible clients receive a maximum of $500 in any 12-month period. Similarly, the Other Employment and Employment Assistance Activities Benefit assists clients beginning or changing employment or in an employment assistance activity. Expenses include work wear, grooming costs, licensing fees, etc. Eligible recipients receive a maximum of $253 in a 12-month period. There is also the Employment Related Expenses Benefit. It is provided to support participants as they progress toward sustainable employment. This benefit is also offered to eligible Ontario Disability Support Program recipients who are participating in Ontario Works employment assistance activities. The maximum average that is provided for each eligible participant is $250 per month, with a maximum advance of $500. Where a participant is eligible for the mandatory Other Employment and Employment Assistance Activities Benefit, that benefit is accessed first.

[13] Disability-related work expenses up to a maximum of $300 per month can be deducted, as well as up to $600 per child for informal child care costs, and the entire amount of licensed child care costs (Ontario Works and the Ontario Disability Support Program).

MB

[14] Manitoba also provides the Rewarding Work Allowance (RWA) to all employed non-disabled adults on income assistance. The RWA is $100.00 for non-disabled people working more than 80 hours or 10 days in a month, or $50 for those working less. Employed disabled persons receive similar benefits.

SK

[15] Employable clients can be on either Saskatchewan Assistance Plan (SAP) or Transitional Employment Allowance (TEA), depending on assessment. Employable singles, lone parents or couples with children are eligible for earnings exemptions if they are on SAP.

[16] Saskatchewan provides the Saskatchewan Employment Supplement (SES) to low-income parents who work for pay, are self-employed or receive child or spousal support.

YK

[17] Effective July 2005, persons who qualified for the Territorial Supplementary Allowance (payable to persons with a disability and the elderly) were eligible for an additional annual earned income exemption of $3,900.

Table 4: COMPARISON OF 2009 WELFARE INCOMES WITH AFTER-TAX LOW INCOME CUT-OFFS (LICO)

	2009 Welfare Income	AT LICO	Poverty Gap	2009 Welfare Income as % of AT LICO
NEWFOUNDLAND AND LABRADOR				
Single Employable	$9,593	$15,579	-$5,986	62%
Person with a disability	$11,123	$15,579	-$4,456	71%
Lone Parent, One Child	$19,297	$18,960	$337	102%
Couple, Two Children	$22,339	$29,455	-$7,116	76%
PRINCE EDWARD ISLAND				
Single Employable	$6,906	$15,384	-$8,478	45%
Person with a disability	$9,067	$15,384	-$6,317	59%
Lone Parent, One Child	$16,531	$18,725	-$2,194	88%
Couple, Two Children	$24,045	$29,089	-$5,044	83%
NOVA SCOTIA				
Single Employable	$6,359	$15,579	-$9,220	41%
Person with a disability	$9,197	$15,579	-$6,382	59%
Lone Parent, One Child	$14,992	$18,960	-$3,969	79%
Couple, Two Children	$20,967	$29,455	-$8,488	71%
NEW BRUNSWICK				
Single Employable	$3,773	$15,579	-$11,806	24%
Person with a disability	$8,665	$15,579	-$6,914	56%
Lone Parent, One Child	$16,171	$18,960	-$2,790	85%
Couple, Two Children	$19,775	$29,455	-$9,680	67%
QUEBEC				
Single Employable	$7,312	$18,421	-$11,109	40%
Person with a disability	$10,881	$18,421	-$7,540	59%
Lone Parent, One Child	$17,583	$22,420	-$4,837	78%
Couple, Two Children	$22,614	$34,829	-$12,215	65%

Table 4: COMPARISON OF 2009 WELFARE INCOMES WITH AFTER-TAX LOW INCOME CUT-OFFS (LICO)

	2009 Welfare Income	AT LICO	Poverty Gap	2009 Welfare Income as % of AT LICO
ONTARIO				
Single Employable	$7,501	$18,421	-$10,920	41%
Person with a disability	$12,905	$18,421	-$5,516	70%
Lone Parent, One Child	$17,372	$22,420	-$5,048	77%
Couple, Two Children	$22,695	$34,829	-$12,134	65%
MANITOBA				
Single Employable	$6,815	$18,421	-$11,606	37%
Person with a disability	$9,423	$18,421	-$8,998	51%
Lone Parent, One Child	$14,829	$22,420	-$7,592	66%
Couple, Two Children	$21,476	$34,829	-$13,353	62%
SASKATCHEWAN				
Single Employable	$8,780	$15,579	-$6,799	56%
Person with a disability	$10,902	$15,579	-$4,677	70%
Lone Parent, One Child	$17,923	$18,960	-$1,037	95%
Couple, Two Children	$24,001	$29,455	-$5,454	81%
ALBERTA				
Single Employable	$7,241	$18,421	-$11,180	39%
Person with a disability	$9,433	$18,421	-$8,988	51%
Person with a disability/ AISH	$14,297	$18,421	-$4,124	78%
Lone Parent, One Child	$15,749	$22,420	-$6,671	70%
Couple, Two Children	$22,101	$34,829	-$12,728	63%
BRITISH COLUMBIA				
Single Employable	$7,778	$18,421	-$10,644	42%
Person with a disability	$11,392	$18,421	-$7,029	62%
Lone Parent, One Child	$16,899	$22,420	-$5,521	75%
Couple, Two Children	$21,179	$34,829	-$13,650	61%

Table 5: COMPARISON OF 2009 WELFARE INCOMES WITH MARKET BASKET MEASURE (MBM)

	2009 Welfare Income	2009 MBM*	Poverty Gap	2009 Welfare Income as % of 2009 MBM*
NEWFOUNDLAND AND LABRADOR				
Single Employable	$9,593	$14,968	$5,375	64%
Person with a Disability	$11,123	$14,968	$3,845	74%
Lone Parent, One child	$19,297	$19,458	$161	99%
Couple, Two Children	$22,339	$29,936	$7,597	75%
PRINCE EDWARD ISLAND				
Single Employable	$6,906	$15,852	$6,785	44%
Person with a Disability	$9,067	$15,852	-$679	57%
Lone Parent, One child	$16,531	$20,607	-$3,438	80%
Couple, Two Children	$24,045	$31,703	$25,344	76%
NOVA SCOTIA				
Single Employable	$6,359	$15,044	$5,847	42%
Person with a Disability	$9,197	$15,044	$53	61%
Lone Parent, One child	$14,992	$19,557	-$1,410	77%
Couple, Two Children	$20,967	$30,088	$30,088	70%
NEW BRUNSWICK				
Single Employable	$3,773	$14,373	$5,708	26%
Person with a Disability	$8,665	$14,373	-$1,798	60%
Lone Parent, One child	$16,171	$18,685	-$1,090	87%
Couple, Two Children	$19,775	$28,745	$28,745	69%
QUEBEC				
Single Employable	$7,312	$14,158	$3,277	52%
Person with a Disability	$10,881	$14,158	-$3,426	77%
Lone Parent, One child	$17,583	$18,405	-$4,209	96%
Couple, Two Children	$22,614	$28,316	$28,316	80%

** Estimated*

Table 5: COMPARISON OF 2009 WELFARE INCOMES WITH MARKET BASKET MEASURE (MBM)

	2009 Welfare Income	2009 MBM*	Poverty Gap	2009 Welfare Income as % of 2009 MBM*
ONTARIO				
Single Employable	$7,501	$15,633	$2,729	48%
Person with a Disability	$12,905	$15,633	-$1,738	83%
Lone Parent, One child	$17,372	$20,323	-$2,371	85%
Couple, Two Children	$22,695	$31,267	$31,267	73%
MANITOBA				
Single Employable	$6,815	$13,795	$6,980	49%
Person with a Disability	$9,423	$13,795	$4,372	68%
Lone Parent, One child	$14,829	$17,933	$3,105	83%
Couple, Two Children	$21,476	$27,589	$6,114	78%
SASKATCHEWAN				
Single Employable	$8,780	$14,368	$5,588	61%
Person with a Disability	$10,902	$14,368	$3,466	76%
Lone Parent, One child	$17,923	$18,679	$756	96%
Couple, Two Children	$24,001	$28,736	$4,735	84%
ALBERTA				
Single Employable	$7,241	$15,491	$8,250	47%
Person with a Disability	$9,433	$15,491	$6,057	61%
Person with a Disability/ AISH	$14,297	$15,491	$1,194	92%
Lone Parent, One child	$15,749	$20,138	$4,389	78%
Couple, Two Children	$22,101	$30,982	$8,881	71%
BRITISH COLUMBIA				
Single Employable	$7,778	$15,032	$7,255	52%
Person with a Disability	$11,392	$15,032	$3,640	76%
Lone Parent, One child	$16,899	$19,542	$2,643	86%
Couple, Two Children	$21,179	$30,065	$8,886	70%

** Estimated*

Table 6: 2009 WELFARE INCOMES AS A PERCENTAGE OF AVERAGE AFTER-TAX INCOMES

	2009 Welfare Income	Average AT Income 2009	Welfare Income as % of Average AT Income
NEWFOUNDLAND AND LABRADOR			
Single Employable	$9,593	$25,166	38%
Person with a Disability	$11,123	$25,166	44%
Lone Parent, One Child	$19,297	$27,773	69%
Couple, Two Children	$22,339	$37,599	59%
PRINCE EDWARD ISLAND			
Single Employable	$6,906	$26,870	26%
Person with a Disability	$9,067	$26,870	34%
Lone Parent, One Child	$16,531	$26,169	63%
Couple, Two Children	$24,045	$34,591	70%
NOVA SCOTIA			
Single Employable	$6,359	$25,868	25%
Person with a Disability	$9,197	$25,868	36%
Lone Parent, One Child	$14,992	$32,485	46%
Couple, Two Children	$20,967	$36,395	58%
NEW BRUNSWICK			
Single Employable	$3,773	$25,968	15%
Person with a Disability	$8,665	$25,968	33%
Lone Parent, One Child	$16,171	$27,873	58%
Couple, Two Children	$19,775	$35,593	56%
QUEBEC			
Single Employable	$7,312	$26,870	27%
Person with a Disability	$10,881	$26,870	40%
Lone Parent, One Child	$17,583	$34,891	50%
Couple, Two Children	$22,614	$37,198	61%

Table 6: 2009 WELFARE INCOMES AS A PERCENTAGE OF AVERAGE AFTER-TAX INCOMES

	2009 Welfare Income	Average AT Income 2009	Welfare Income as % of Average AT Income
ONTARIO			
Single Employable	$7,501	$32,686	23%
Person with a Disability	$12,905	$32,686	39%
Lone Parent, One Child	$17,372	$41,910	41%
Couple, Two Children	$22,695	$43,113	53%
MANITOBA			
Single Employable	$6,815	$31,783	21%
Person with a Disability	$9,423	$31,783	30%
Lone Parent, One Child	$14,829	$32,686	45%
Couple, Two Children	$21,476	$39,804	54%
SASKATCHEWAN			
Single Employable	$8,780	$30,580	29%
Person with a Disability	$10,902	$30,580	36%
Lone Parent, One Child	$17,923	$33,889	53%
Couple, Two Children	$24,001	$44,015	55%
ALBERTA			
Single Employable	$7,241	$41,609	17%
Person with a Disability	$9,433	$41,609	23%
Person with a Disability/ AISH	$14,297	$41,609	34%
Lone Parent, One Child	$15,749	$45,720	34%
Couple, Two Children	$22,101	$51,435	43%
BRITISH COLUMBIA			
Single Employable	$7,778	$34,691	22%
Person with a Disability	$11,392	$34,691	33%
Lone Parent, One Child	$16,899	$36,295	47%
Couple, Two Children	$21,179	$43,614	49%

Table 7: 2009 WELFARE INCOMES AS A PERCENTAGE OF MEDIAN AFTER-TAX INCOMES

	2009 Welfare Income	2009 Median Income*	Welfare Income as % of Median Income*
NEWFOUNDLAND AND LABRADOR			
Single Employable	$9,593	$20,006	48%
Person With a Disability	$11,123	$20,006	56%
Lone Parent, One Child	$19,297	$30,086	64%
Couple, Two Children	$22,339	$81,538	27%
PRINCE EDWARD ISLAND			
Single Employable	$6,906	$21,111	33%
Person With a Disability	$9,067	$21,111	43%
Lone Parent, One Child	$16,531	$31,815	52%
Couple, Two Children	$24,045	$76,892	31%
NOVA SCOTIA			
Single Employable	$6,359	$23,444	27%
Person With a Disability	$9,197	$23,444	39%
Lone Parent, One Child	$14,992	$31,876	47%
Couple, Two Children	$20,967	$80,975	26%
NEW BRUNSWICK			
Single Employable	$3,773	$20,988	18%
Person With a Disability	$8,665	$20,988	41%
Lone Parent, One Child	$16,171	$29,615	55%
Couple, Two Children	$19,775	$77,097	26%
QUEBEC			
Single Employable	$7,312	$21,346	34%
Person With a Disability	$10,881	$21,346	51%
Lone Parent, One Child	$17,583	$34,517	51%
Couple, Two Children	$22,614	$76,227	30%

Table 7: 2009 WELFARE INCOMES AS A PERCENTAGE OF MEDIAN AFTER-TAX INCOMES

	2009 Welfare Income	2009 Median Income*	Welfare Income as % of Median Income*
ONTARIO			
Single Employable	$7,501	$22,667	33%
Person With a Disability	$12,905	$22,667	57%
Lone Parent, One Child	$17,372	$35,008	50%
Couple, Two Children	$22,695	$78,591	29%
MANITOBA			
Single Employable	$6,815	$23,229	29%
Person With a Disability	$9,423	$23,229	41%
Lone Parent, One Child	$14,829	$33,708	44%
Couple, Two Children	$21,476	$78,601	27%
SASKATCHEWAN			
Single Employable	$8,780	$24,028	37%
Person With a Disability	$10,902	$24,028	45%
Lone Parent, One Child	$17,923	$32,511	55%
Couple, Two Children	$24,001	$84,137	29%
ALBERTA			
Single Employable	$7,241	$30,515	24%
Person With a Disability	$9,433	$30,515	31%
Person With a Disability	$14,297	$30,515	47%
Lone Parent, One Child	$15,749	$42,447	37%
Couple, Two Children	$22,101	$97,891	23%
BRITISH COLUMBIA			
Single Employable	$7,778	$24,437	32%
Person With a Disability	$11,392	$24,437	47%
Lone Parent, One Child	$16,899	$35,509	48%
Couple, Two Children	$21,179	$76,411	28%

Table 7: 2009 WELFARE INCOMES AS A PERCENTAGE OF MEDIAN AFTER-TAX INCOMES

	2009 Welfare Income	2009 Median Income*	Welfare Income as % of Median Income*
YUKON			
Single Employable	$15,369	$29,942	51%
Person With a Disability	$18,402	$29,942	61%
Lone Parent, One Child	$25,489	$38,927	65%
Couple, Two Children	$35,340	$96,755	37%
NORTHWEST TERRITORIES			
Single Employable	$17,316	$33,176	52%
Person With a Disability	$21,518	$33,176	65%
Lone Parent, One Child	$26,450	$33,718	78%
Couple, Two Children	$33,522	$107,684	31%
NUNAVUT			
Single Employable	$43,826	$31,641	139%
Person With a Disability	$46,066	$31,641	146%
Lone Parent, One Child	$48,873	$21,776	224%
Couple, Two Children	$52,380	$67,130	78%

** Estimated*

Table 8: TOTAL WELFARE INCOMES OVER TIME IN 2009 CONSTANT DOLLARS (1986-1998)

	1986	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
NEWFOUNDLAND AND LABRADOR											
Single Employable	$5,910	$5,804	$5,882	$5,969	$6,119	$6,041	$6,041	$5,910	$3,476	$1,653	$1,658
Person with a Disability		$11,584	$11,588	$11,440	$11,574	$11,411	$11,409	$11,161	$11,391	$11,820	$11,762
Lone Parent, One Child	$16,671	$16,327	$16,582	$17,064	$17,563	$17,349	$17,345	$16,964	$17,109	$17,485	$17,799
Couple, Two Children	$20,848	$20,018	$20,232	$20,123	$20,066	$19,806	$19,803	$19,373	$19,484	$19,973	$20,500
PRINCE EDWARD ISLAND											
Single Employable	$10,977	$10,721	$10,792	$10,976	$11,016	$10,928	$9,863	$7,648	$7,015	$6,976	$6,910
Person with a Disability		$12,460	$12,464	$12,492	$12,533	$12,417	$12,285	$11,817	$10,924	$10,697	$10,588
Lone Parent, One Child	$16,985	$16,455	$16,677	$17,058	$17,187	$17,065	$16,802	$16,044	$15,390	$14,778	$14,630
Couple, Two Children	$25,881	$25,033	$25,286	$25,841	$25,765	$25,531	$25,139	$24,175	$22,550	$22,516	$22,302
NOVA SCOTIA											
Single Employable	$8,068	$9,098	$8,797	$8,550	$8,303	$8,150	$8,148	$7,971	$7,878	$5,853	$5,798
Person with a Disability		$11,941	$11,993	$12,021	$11,757	$11,539	$11,724	$11,503	$11,337	$11,144	$11,038
Lone Parent, One Child	$15,825	$16,207	$16,383	$16,530	$16,426	$16,138	$16,349	$16,026	$15,795	$15,525	$15,535
Couple, Two Children	$20,525	$21,537	$20,976	$20,820	$20,493	$20,188	$20,185	$19,747	$20,914	$21,050	$21,112
NEW BRUNSWICK											
Single Employable	$3,976	$4,407	$4,452	$4,537	$4,413	$4,350	$4,383	$4,303	$4,287	$4,259	$4,219
Person with a Disability		$11,373	$11,319	$11,189	$11,088	$11,006	$8,711	$8,671	$8,620	$8,681	$8,642
Lone Parent, One Child	$13,797	$13,480	$13,563	$13,600	$13,560	$13,561	$14,041	$14,563	$14,489	$14,588	$14,939
Couple, Two Children	$16,627	$15,850	$15,884	$16,198	$16,251	$16,234	$16,720	$17,312	$17,193	$17,472	$18,150
QUEBEC											
Single Employable	$4,186	$5,481	$7,844	$8,313	$8,425	$8,438	$8,276	$8,096	$7,978	$7,728	$7,617
Person with a Disability		$9,769	$10,243	$10,712	$10,918	$10,907	$11,097	$10,862	$10,943	$10,906	$11,002
Lone Parent, One Child	$15,872	$14,663	$15,798	$14,919	$16,558	$17,128	$17,484	$17,115	$16,678	$16,028	$16,011
Couple, Two Children	$22,206	$20,194	$20,080	$21,004	$21,242	$21,711	$21,499	$21,032	$20,571	$19,621	$19,810
ONTARIO											
Single Employable	$8,945	$9,718	$10,713	$11,171	$11,434	$11,392	$11,419	$10,613	$8,763	$8,644	$8,548
Person with a Disability		$13,984	$15,044	$15,593	$15,762	$15,665	$15,696	$15,357	$15,134	$14,875	$14,734
Lone Parent, One Child	$17,874	$19,071	$21,441	$22,247	$22,510	$22,431	$22,474	$20,951	$17,601	$17,326	$17,158
Couple, Two Children	$23,649	$25,005	$28,728	$29,674	$29,978	$29,838	$29,650	$27,517	$23,264	$22,904	$22,677

Table 8: TOTAL WELFARE INCOMES OVER TIME IN 2009 CONSTANT DOLLARS (1999-2009)

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
NEWFOUNDLAND AND LABRADOR											
Single Employable	$1,651	$2,204	$3,833	$9,292	$9,054	$8,904	$8,764	$9,343	$9,591	$9,476	$9,593
Person with a Disability	$11,650	$11,475	$11,286	$11,065	$10,767	$10,577	$10,399	$10,948	$11,160	$11,010	$11,123
Lone Parent, One Child	$18,051	$17,989	$18,021	$17,886	$17,572	$17,444	$17,297	$18,725	$19,277	$19,072	$19,297
Couple, Two Children	$20,987	$21,005	$21,301	$21,299	$21,028	$20,986	$20,929	$22,055	$22,226	$22,034	$22,339
PRINCE EDWARD ISLAND											
Single Employable	$6,789	$6,954	$6,840	$6,826	$6,850	$6,785	$6,643	$6,680	$6,747	$6,692	$6,906
Person with a Disability	$10,392	$10,463	$10,264	$10,246	$8,957	$8,853	$8,642	$8,714	$8,847	$8,792	$9,067
Lone Parent, One Child	$14,366	$14,680	$14,661	$14,846	$14,836	$14,804	$14,653	$15,699	$16,192	$16,081	$16,531
Couple, Two Children	$21,911	$22,690	$22,697	$22,968	$22,875	$22,856	$22,677	$23,384	$23,502	$23,337	$24,045
NOVA SCOTIA											
Single Employable	$5,629	$5,487	$5,636	$5,937	$5,781	$5,697	$5,796	$6,299	$6,409	$6,318	$6,359
Person with a Disability	$10,844	$10,565	$9,725	$10,090	$9,818	$9,663	$9,511	$9,423	$9,324	$9,167	$9,197
Lone Parent, One Child	$15,459	$15,225	$14,333	$14,149	$13,929	$13,864	$13,808	$14,730	$15,108	$14,896	$14,992
Couple, Two Children	$20,475	$20,755	$21,648	$20,608	$20,350	$20,324	$20,345	$20,978	$20,996	$20,765	$20,967
NEW BRUNSWICK											
Single Employable	$4,145	$4,041	$3,948	$3,864	$3,765	$3,703	$3,663	$3,658	$3,666	$3,698	$3,773
Person with a Disability	$8,493	$8,575	$8,665	$8,764	$8,813	$8,662	$8,547	$8,508	$8,490	$8,521	$8,665
Lone Parent, One Child	$15,164	$15,075	$15,079	$14,969	$14,727	$14,634	$14,598	$15,510	$15,853	$15,916	$16,171
Couple, Two Children	$18,674	$18,737	$18,961	$18,970	$18,756	$18,732	$18,779	$19,379	$19,339	$19,434	$19,775
QUEBEC											
Single Employable	$7,661	$7,532	$7,506	$7,612	$7,522	$7,530	$7,426	$7,374	$7,284	$7,165	$7,312
Person with a Disability	$11,019	$10,897	$10,899	$10,936	$10,811	$10,826	$10,752	$10,802	$10,773	$10,662	$10,881
Lone Parent, One Child	$15,950	$15,527	$15,582	$15,787	$15,661	$15,714	$16,457	$17,343	$17,512	$17,283	$17,583
Couple, Two Children	$19,721	$19,526	$19,795	$20,182	$20,104	$20,273	$22,133	$22,704	$22,459	$22,201	$22,614
ONTARIO											
Single Employable	$8,398	$8,183	$7,990	$7,817	$7,610	$7,622	$7,490	$7,401	$7,391	$7,374	$7,501
Person with a Disability	$14,476	$14,102	$13,762	$13,457	$13,094	$13,101	$12,889	$12,755	$12,704	$12,685	$12,905
Lone Parent, One Child	$16,860	$16,495	$16,179	$15,869	$15,490	$15,577	$15,448	$16,295	$16,867	$16,733	$17,372
Couple, Two Children	$22,291	$21,838	$21,446	$21,049	$20,559	$20,608	$20,634	$21,143	$21,605	$21,279	$22,695

Table 8: TOTAL WELFARE INCOMES OVER TIME IN 2009 CONSTANT DOLLARS (1986-1998)

	1986	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
MANITOBA											
Single Employable	$8,875	$9,310	$9,541	$9,604	$9,667	$9,502	$8,875	$8,694	$8,068	$7,022	$6,955
Person with a Disability		$10,114	$10,096	$10,107	$12,214	$11,031	$10,983	$10,744	$10,588	$10,407	$10,308
Lone Parent, One Child	$15,565	$15,253	$15,358	$15,433	$16,723	$15,211	$15,134	$14,798	$14,583	$14,333	$14,197
Couple, Two Children	$24,482	$26,137	$26,942	$27,380	$27,724	$25,525	$25,941	$25,365	$23,064	$21,505	$21,081
SASKATCHEWAN											
Single Employable	$7,429	$7,538	$7,481	$7,439	$7,582	$7,957	$7,955	$7,145	$7,669	$6,920	$6,876
Person with a Disability		$12,217	$11,959	$11,707	$11,494	$11,372	$11,367	$11,121	$11,268	$10,088	$10,077
Lone Parent, One Child	$17,098	$17,001	$16,850	$16,622	$16,354	$16,156	$16,145	$15,791	$15,561	$15,295	$14,158
Couple, Two Children	$25,093	$24,299	$23,938	$23,576	$23,559	$23,222	$23,293	$22,791	$22,459	$20,984	$20,913
ALBERTA											
Single Employable	$10,572	$7,451	$7,223	$8,011	$7,943	$7,492	$6,578	$6,435	$6,341	$6,268	$6,294
Person with a Disability - SI		$9,189	$8,882	$9,516	$9,337	$9,062	$9,038	$8,866	$8,737	$8,624	$8,628
Person with a Disability - AISH											
Lone Parent, One Child	$17,196	$15,466	$15,110	$16,072	$15,931	$15,356	$14,433	$14,105	$13,891	$13,749	$13,893
Couple, Two Children	$26,886	$23,655	$22,969	$25,380	$25,064	$24,211	$22,982	$22,681	$22,351	$22,058	$22,198
BRITISH COLUMBIA											
Single Employable	$7,552	$8,388	$8,683	$8,333	$8,853	$8,870	$9,097	$8,929	$8,149	$8,009	$7,931
Person with a Disability		$11,535	$12,049	$11,978	$12,378	$12,449	$12,755	$12,525	$12,345	$12,135	$12,020
Lone Parent, One Child	$15,454	$16,782	$17,220	$17,245	$17,808	$17,829	$18,238	$17,891	$17,632	$17,267	$17,103
Couple, Two Children	$22,283	$21,923	$22,301	$22,297	$23,158	$23,212	$23,838	$23,385	$23,045	$22,525	$22,311
YUKON											
Single Employable	$8,973	$10,934	$11,181	$11,194	$11,053	$10,850	$10,844	$10,609	$10,454	$14,134	$13,972
Person with a Disability		$12,218	$12,413	$12,373	$12,220	$11,993	$11,988	$12,590	$12,414	$16,069	$15,917
Lone Parent, One Child	$17,968	$19,718	$20,115	$20,295	$20,188	$19,827	$19,822	$19,391	$19,109	$23,024	$22,806
Couple, Two Children	$28,398	$29,923	$29,947	$30,451	$30,480	$29,932	$29,921	$29,271	$28,846	$33,349	$33,033

Table 8: TOTAL WELFARE INCOMES OVER TIME IN 2009 CONSTANT DOLLARS (1999-2009)

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
MANITOBA											
Single Employable	$6,833	$6,659	$6,503	$6,363	$6,196	$6,331	$6,219	$6,107	$5,978	$6,445	$6,815
Person with a Disability	$10,213	$10,011	$9,772	$9,556	$9,298	$9,374	$9,194	$9,246	$9,261	$9,360	$9,423
Lone Parent, One Child	$13,944	$13,928	$14,426	$14,642	$14,409	$14,322	$14,198	$14,961	$15,045	$14,787	$14,829
Couple, Two Children	$20,711	$20,558	$20,738	$20,710	$21,043	$21,818	$21,762	$22,129	$21,727	$21,383	$21,476
SASKATCHEWAN											
Single Employable	$7,065	$7,066	$7,060	$6,950	$6,914	$6,830	$7,123	$8,960	$7,777	$8,144	$8,780
Person with a Disability	$10,322	$10,248	$10,224	$10,014	$9,917	$9,892	$9,507	$9,806	$10,026	$10,508	$10,902
Lone Parent, One Child	$14,620	$14,645	$14,650	$14,396	$14,010	$13,894	$14,148	$16,479	$15,719	$16,463	$17,923
Couple, Two Children	$21,653	$21,534	$21,615	$21,272	$20,875	$20,831	$20,661	$22,693	$21,182	$22,693	$24,001
ALBERTA											
Single Employable	$6,183	$6,026	$5,885	$5,759	$5,608	$5,513	$5,398	$5,721	$5,190	$5,442	$7,241
Person with a Disability - SI	$8,692	$9,097	$8,887	$8,696	$8,618	$8,576	$8,393	$8,926	$8,659	$8,803	$9,433
Person with a Disability - AISH								$13,158	$13,093	$13,417	$14,297
Lone Parent, One Child	$14,003	$13,821	$13,594	$13,309	$13,241	$13,281	$13,176	$14,799	$14,060	$14,137	$15,749
Couple, Two Children	$22,058	$21,903	$21,522	$21,063	$20,900	$20,949	$20,842	$22,907	$20,847	$20,772	$22,101
BRITISH COLUMBIA											
Single Employable	$7,792	$7,653	$7,555	$7,391	$7,173	$7,050	$6,901	$6,776	$7,556	$7,793	$7,778
Person with a Disability	$11,809	$11,597	$11,445	$11,193	$10,920	$10,726	$11,391	$11,188	$11,415	$11,416	$11,392
Lone Parent, One Child	$16,816	$16,574	$16,461	$15,680	$15,219	$15,060	$14,910	$15,660	$16,652	$16,859	$16,899
Couple, Two Children	$21,949	$21,643	$21,542	$20,851	$20,130	$19,956	$19,740	$20,153	$20,810	$21,079	$21,179
YUKON											
Single Employable	$13,754	$13,472	$14,435	$14,241	$13,870	$13,624	$13,327	$13,079	$12,794	$13,738	$15,369
Person with a Disability	$15,637	$15,291	$16,214	$15,977	$15,551	$15,281	$15,757	$16,255	$15,906	$16,786	$18,402
Lone Parent, One Child	$22,775	$22,245	$23,067	$22,682	$22,115	$21,852	$21,198	$21,602	$21,404	$22,962	$25,489
Couple, Two Children	$32,453	$31,741	$32,431	$32,163	$31,401	$31,171	$30,937	$30,677	$29,825	$32,223	$35,340

Table 8: TOTAL WELFARE INCOMES OVER TIME IN 2009 CONSTANT DOLLARS (1986-1998)

	1986	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
NORTHWEST TERRITORIES											
Single Employable						$15,496	$15,486	$15,150	$14,833	$9,785	$9,669
Person with a Disability						$17,507	$17,499	$17,119	$17,160	$12,453	$12,383
Lone Parent, One Child						$27,913	$27,902	$27,295	$26,782	$23,645	$23,766
Couple, Two Children						$33,826	$33,861	$33,125	$32,489	$31,660	$32,018
NUNAVUT											
Single Employable											
Person with a Disability											
Lone Parent, One Child											
Couple, Two Children											

Table 8: TOTAL WELFARE INCOMES OVER TIME IN 2009 CONSTANT DOLLARS (1999-2009)

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
NORTHWEST TERRITORIES											
Single Employable	$10,731	$10,468	$10,500	$13,426	$14,238	$14,082	$14,549	$14,286	$15,275	$17,353	$17,316
Person with a Disability	$13,418	$13,085	$13,311	$17,299	$18,285	$18,028	$18,467	$18,127	$19,434	$21,574	$21,518
Lone Parent, One Child	$25,299	$24,704	$24,324	$24,645	$24,093	$23,781	$24,211	$24,558	$19,742	$26,489	$26,450
Couple, Two Children	$33,988	$33,215	$32,642	$33,119	$32,506	$32,344	$33,816	$33,288	$32,163	$33,627	$33,522
NUNAVUT											
Single Employable	$12,805	$12,511	$12,244	$11,927	$11,715	$11,707	$11,728	$15,789	$39,649	$41,172	$43,826
Person with a Disability	$15,448	$15,077	$14,743	$14,422	$14,256	$14,204	$14,170	$18,186	$41,971	$43,442	$46,066
Lone Parent, One Child	$34,643	$33,805	$33,058	$32,369	$23,751	$23,647	$23,683	$28,351	$46,118	$46,761	$48,873
Couple, Two Children	$42,154	$41,169	$40,301	$39,186	$38,686	$38,666	$38,296	$42,241	$51,658	$51,324	$52,380

Table 9: PERCENTAGE CHANGE IN WELFARE INCOMES IN 2009 CONSTANT DOLLARS, SELECTED YEARS

	% change 2008-2009	% change 1986-1992	% change 1992-1997	% change 1999-2009	% change 1986-2009	% change 1989-2009	% change 1996-2009	% change 1997-2009
NEWFOUNDLAND AND LABRADOR								
Single Employable	1.2%	3.5%	-73.0%	481.1%	62.3%	65.3%	176.0%	480.2%
Person with a Disability	1.0%		2.1%	-4.5%		-4.0%	-2.4%	-5.9%
Lone Parent, One Child	1.2%	5.4%	-0.4%	6.9%	15.8%	18.2%	12.8%	10.4%
Couple, Two Children	1.4%	-3.7%	-0.5%	6.4%	7.2%	11.6%	14.7%	11.8%
PRINCE EDWARD ISLAND								
Single Employable	3.2%	0.4%	-36.7%	1.7%	-37.1%	-35.6%	-1.6%	-1.0%
Person with a Disability	3.1%		-14.6%	-12.8%		-27.2%	-17.0%	-15.2%
Lone Parent, One Child	2.8%	1.2%	-14.0%	15.1%	-2.7%	0.5%	7.4%	11.9%
Couple, Two Children	3.0%	-0.4%	-12.6%	9.7%	-7.1%	-3.9%	6.6%	6.8%
NOVA SCOTIA								
Single Employable	0.6%	2.9%	-29.5%	13.0%	-21.2%	-30.1%	-19.3%	8.6%
Person with a Disability	0.3%		-5.2%	-15.2%		-23.0%	-18.9%	-17.5%
Lone Parent, One Child	0.6%	3.8%	-5.5%	-3.0%	-5.3%	-7.5%	-5.1%	-3.4%
Couple, Two Children	1.0%	-0.2%	2.7%	2.4%	2.2%	-2.6%	0.3%	-0.4%
NEW BRUNSWICK								
Single Employable	2.0%	11.0%	-3.5%	-9.0%	-5.1%	-14.4%	-12.0%	-11.4%
Person with a Disability	1.7%		-21.7%	2.0%		-23.8%	0.5%	-0.2%
Lone Parent, One Child	1.6%	-1.7%	7.6%	6.6%	17.2%	20.0%	11.6%	10.8%
Couple, Two Children	1.8%	-2.3%	7.5%	5.9%	18.9%	24.8%	15.0%	13.2%
QUEBEC								
Single Employable	2.1%	101.3%	-8.3%	-4.5%	74.7%	33.4%	-8.3%	-5.4%
Person with a Disability	2.1%		-0.1%	-1.3%		11.4%	-0.6%	-0.2%
Lone Parent, One Child	1.7%	4.3%	-3.2%	10.2%	10.8%	19.9%	5.4%	9.7%
Couple, Two Children	1.9%	-4.3%	-7.6%	14.7%	1.8%	12.0%	9.9%	15.3%

Table 9: PERCENTAGE CHANGE IN WELFARE INCOMES IN 2009 CONSTANT DOLLARS, SELECTED YEARS

	% change 2008-2009	% change 1986-1992	% change 1992-1997	% change 1999-2009	% change 1986-2009	% change 1989-2009	% change 1996-2009	% change 1997-2009
ONTARIO								
Single Employable	1.7%	27.8%	-24.4%	-10.7%	-16.1%	-22.8%	-14.4%	-13.2%
Person with a Disability	1.7%		-5.6%	-10.9%		-7.7%	-14.7%	-13.2%
Lone Parent, One Child	3.8%	25.9%	-23.0%	3.0%	-2.8%	-8.9%	-1.3%	0.3%
Couple, Two Children	6.7%	26.8%	-23.6%	1.8%	-4.0%	-9.2%	-2.4%	-0.9%
MANITOBA								
Single Employable	5.7%	8.9%	-27.4%	-0.3%	-23.2%	-26.8%	-15.5%	-2.9%
Person with a Disability	0.7%		-14.8%	-7.7%		-6.8%	-11.0%	-9.5%
Lone Parent, One Child	0.3%	7.4%	-14.3%	6.3%	-4.7%	-2.8%	1.7%	3.5%
Couple, Two Children	0.4%	13.2%	-22.4%	3.7%	-12.3%	-17.8%	-6.9%	-0.1%
SASKATCHEWAN								
Single Employable	7.8%	2.1%	-8.7%	24.3%	18.2%	16.5%	14.5%	26.9%
Person with a Disability	3.8%		-12.2%	5.6%		-10.8%	-3.2%	8.1%
Lone Parent, One Child	8.9%	-4.4%	-6.5%	22.6%	4.8%	5.4%	15.2%	17.2%
Couple, Two Children	5.8%	-6.1%	-10.9%	10.8%	-4.4%	-1.2%	6.9%	14.4%
ALBERTA								
Single Employable	33.1%	-24.9%	-21.1%	17.1%	-31.5%	-2.8%	14.2%	15.5%
Person with a Disability - SI	7.2%		-7.6%	8.5%		2.7%	8.0%	9.4%
Person with a Disability - AISH	6.6%							
Lone Parent, One Child	11.4%	-7.4%	-13.7%	12.5%	-8.4%	1.8%	13.4%	14.5%
Couple, Two Children	6.4%	-6.8%	-12.0%	0.2%	-17.8%	-6.6%	-1.1%	0.2%
BRITISH COLUMBIA								
Single Employable	-0.2%	17.2%	-9.5%	-0.2%	3.0%	-7.3%	-4.6%	-2.9%
Person with a Disability	-0.2%		-2.0%	-3.5%		-1.2%	-7.7%	-6.1%
Lone Parent, One Child	0.2%	15.2%	-3.0%	0.5%	9.4%	0.7%	-4.2%	-2.1%
Couple, Two Children	0.5%	3.9%	-2.7%	-3.5%	-5.0%	-3.4%	-8.1%	-6.0%

Table 9: PERCENTAGE CHANGE IN WELFARE INCOMES IN 2009 CONSTANT DOLLARS, SELECTED YEARS

	% change 2008-2009	% change 1986-1992	% change 1992-1997	% change 1999-2009	% change 1986-2009	% change 1989-2009	% change 1996-2009	% change 1997-2009
YUKON								
Single Employable	11.9%	23.2%	27.9%	11.7%	71.3%	40.6%	47.0%	8.7%
Person with a Disability	9.6%		31.5%	17.7%		50.6%	48.2%	14.5%
Lone Parent, One Child	11.0%	12.4%	14.1%	11.9%	41.9%	29.3%	33.4%	10.7%
Couple, Two Children	9.7%	7.3%	9.4%	8.9%	24.4%	18.1%	22.5%	6.0%
NORTHWEST TERRITORIES								
Single Employable	-0.2%			61.4%			16.7%	77.0%
Person with a Disability	-0.3%			60.4%			25.4%	72.8%
Lone Parent, One Child	-0.1%			4.6%			-1.2%	11.9%
Couple, Two Children	-0.3%			-1.4%			3.2%	5.9%
NUNAVUT								
Single Employable	6.4%							
Person with a Disability	6.0%							
Lone Parent, One Child	4.5%							
Couple, Two Children	2.1%							

Table 10: PEAK YEAR AND 2009 WELFARE INCOMES					
	Peak Year	Peak Amount	2009 Amount	Dollar Change from Peak to 2009	Percentage Change from Peak to 2009
NEWFOUNDLAND AND LABRADOR					
Single Employable	2009	$9,593	$9,593	$0	0.0%
Person with a Disability	1997	$11,820	$11,123	-$697	-5.9%
Lone Parent, One child	2009	$19,297	$19,297	$0	0.0%
Couple, Two Children	2009	$22,339	$22,339	$0	0.0%
PRINCE EDWARD ISLAND					
Single Employable	1992	$11,016	$6,906	-$4,110	-37.3%
Person with a Disability	1992	$12,533	$9,067	-$3,466	-27.7%
Lone Parent, One child	1992	$17,187	$16,531	-$656	-3.8%
Couple, Two Children	1986	$25,881	$24,045	-$1,836	-7.1%
NOVA SCOTIA					
Single Employable	1989	$9,098	$6,359	-$2,739	-30.1%
Person with a Disability	1991	$12,021	$9,197	-$2,823	-23.5%
Lone Parent, One child	1991	$16,530	$14,992	-$1,539	-9.3%
Couple, Two Children	2001	$21,648	$20,967	-$681	-3.1%
NEW BRUNSWICK					
Single Employable	1991	$4,537	$3,773	-$764	-16.8%
Person with a Disability	1989	$11,373	$8,665	-$2,708	-23.8%
Lone Parent, One child	2009	$16,171	$16,171	$0	0.0%
Couple, Two Children	2009	$19,775	$19,775	$0	0.0%
QUEBEC					
Single Employable	1993	$8,438	$7,312	-$1,126	-13.3%
Person with a Disability	1994	$11,097	$10,881	-$216	-1.9%
Lone Parent, One child	2009	$17,583	$17,583	$0	0.0%
Couple, Two Children	2006	$22,704	$22,614	-$90	-0.4%

Table 10: PEAK YEAR AND 2009 WELFARE INCOMES					
	Peak Year	Peak Amount	2009 Amount	Dollar Change from Peak to 2009	Percentage Change from Peak to 2009
ONTARIO					
Single Employable	1992	$11,434	$7,501	-$3,933	-34.4%
Person with a Disability	1992	$15,762	$12,905	-$2,858	-18.1%
Lone Parent, One child	1992	$22,510	$17,372	-$5,138	-22.8%
Couple, Two Children	1992	$29,978	$22,695	-$7,283	-24.3%
MANITOBA					
Single Employable	1992	$9,667	$6,815	-$2,852	-29.5%
Person with a Disability	1992	$12,214	$9,423	-$2,791	-22.9%
Lone Parent, One child	1992	$16,723	$14,829	-$1,894	-11.3%
Couple, Two Children	1992	$27,724	$21,476	-$6,248	-22.5%
SASKATCHEWAN					
Single Employable	2006	$8,960	$8,780	-$180	-2.0%
Person with a Disability	1989	$12,217	$10,902	-$1,314	-10.8%
Lone Parent, One child	2009	$17,923	$17,923	$0	0.0%
Couple, Two Children	1986	$25,093	$24,001	-$1,092	-4.4%
ALBERTA					
Single Employable	1986	$10,572	$7,241	-$3,331	-31.5%
Person with a Disability - SI	1991	$9,516	$9,433	-$83	-0.9%
Person with a Disability - AISH	2009	$14,297	$14,297	$0	0.0%
Lone Parent, One child	1986	$17,196	$15,749	-$1,447	-8.4%
Couple, Two Children	1986	$26,886	$22,101	-$4,785	-17.8%
BRITISH COLUMBIA					
Single Employable	1994	$9,097	$7,778	-$1,319	-14.5%
Person with a Disability	1994	$12,755	$11,392	-$1,363	-10.7%
Lone Parent, One child	1994	$18,238	$16,899	-$1,338	-7.3%
Couple, Two Children	1994	$23,838	$21,179	-$2,659	-11.2%

Table 10: PEAK YEAR AND 2009 WELFARE INCOMES					
	Peak Year	**Peak Amount**	**2009 Amount**	**Dollar Change from Peak to 2009**	**Percentage Change from Peak to 2009**
YUKON					
Single Employable	2009	$15,369	$15,369	$0	0.0%
Person with a Disability	2009	$18,402	$18,402	$0	0.0%
Lone Parent, One child	2009	$25,489	$25,489	$0	0.0%
Couple, Two Children	2009	$35,340	$35,340	$0	0.0%
NORTHWEST TERRITORIES					
Single Employable	2008	$17,353	$17,316	-$37	-0.2%
Person with a Disability	2008	$21,574	$21,518	-$57	-0.3%
Lone Parent, One child	1993	$27,913	$26,450	-$1,463	-5.2%
Couple, Two Children	1999	$33,988	$33,522	-$466	-1.4%
NUNAVUT					
Single Employable	2009	$43,826	$43,826	$0	0.0%
Person with a Disability	2009	$46,066	$46,066	$0	0.0%
Lone Parent, One child	2009	$48,873	$48,873	$0	0.0%
Couple, Two Children	2009	$52,380	$52,380	$0	0.0%

Table 11: LOWEST YEAR AND 2009 WELFARE INCOMES					
	Low Year	Low Amount	2009 Amount	Dollars Change from Low Amount to 2009	Percentage Change from Low to 2009
NEWFOUNDLAND AND LABRADOR					
Single Employable	1989	$5,804	$9,593	$3,789	65.3%
Person with a Disability	2005	$10,399	$11,123	$724	7.0%
Lone Parent, One child	1989	$16,327	$19,297	$2,970	18.2%
Couple, Two Children	1997	$19,373	$22,339	$2,965	15.3%
PRINCE EDWARD ISLAND					
Single Employable	2005	$6,643	$6,906	$263	4.0%
Person with a Disability	2005	$8,642	$9,067	$425	4.9%
Lone Parent, One child	1999	$14,366	$16,531	$2,165	15.1%
Couple, Two Children	1999	$21,911	$24,045	$2,134	9.7%
NOVA SCOTIA					
Single Employable	2000	$5,487	$6,359	$872	15.9%
Person with a Disability	2008	$9,167	$9,197	$30	0.3%
Lone Parent, One child	2005	$13,808	$14,992	$1,183	8.6%
Couple, Two Children	1995	$19,747	$20,967	$1,220	6.2%
NEW BRUNSWICK					
Single Employable	2006	$3,658	$3,773	$115	3.1%
Person with a Disability	2007	$8,490	$8,665	$174	2.1%
Lone Parent, One child	1989	$13,480	$16,171	$2,691	20.0%
Couple, Two Children	1989	$15,850	$19,775	$3,925	24.8%

Table 11: LOWEST YEAR AND 2009 WELFARE INCOMES					
	Low Year	**Low Amount**	**2009 Amount**	**Dollars Change from Low Amount to 2009**	**Percentage Change from Low to 2009**
QUEBEC					
Single Employable	2008	$7,165	$7,312	$147	2.1%
Person with a Disability	1989	$9,769	$10,881	$1,112	11.4%
Lone Parent, One child	1989	$14,663	$17,583	$2,920	19.9%
Couple, Two Children	2000	$19,526	$22,614	$3,088	15.8%
ONTARIO					
Single Employable	2008	$7,374	$7,501	$127	1.7%
Person with a Disability	2008	$12,685	$12,905	$220	1.7%
Lone Parent, One child	2005	$15,448	$17,372	$1,924	12.5%
Couple, Two Children	2003	$20,559	$22,695	$2,136	10.4%
MANITOBA					
Single Employable	2007	$5,978	$6,815	$837	14.0%
Person with a Disability	2005	$9,194	$9,423	$228	2.5%
Lone Parent, One child	2000	$13,928	$14,829	$901	6.5%
Couple, Two Children	2000	$20,558	$21,476	$918	4.5%
SASKATCHEWAN					
Single Employable	2004	$6,830	$8,780	$1,950	28.6%
Person with a Disability	2005	$9,507	$10,902	$1,396	14.7%
Lone Parent, One child	2004	$13,894	$17,923	$4,029	29.0%
Couple, Two Children	2005	$20,661	$24,001	$3,341	16.2%
ALBERTA					
Single Employable	2007	$5,190	$7,241	$2,051	39.5%
Person with a Disability	2005	$8,393	$9,433	$1,041	12.4%
Person with a Disability - AISH	2007	$13,093	$14,297	$1,204	9.2%
Lone Parent, One child	2005	$13,176	$15,749	$2,572	19.5%
Couple, Two Children	2008	$20,772	$22,101	$1,329	6.4%

Table 11: LOWEST YEAR AND 2009 WELFARE INCOMES

	Low Year	Low Amount	2009 Amount	Dollars Change from Low Amount to 2009	Percentage Change from Low to 2009
BRITISH COLUMBIA					
Single Employable	2006	$6,776	$7,778	$1,001	14.8%
Person with a Disability	2004	$10,726	$11,392	$666	6.2%
Lone Parent, One child	2005	$14,910	$16,899	$1,989	13.3%
Couple, Two Children	2005	$19,740	$21,179	$1,439	7.3%
YUKON					
Single Employable	1986	$8,973	$15,369	$6,396	71.3%
Person with a Disability	1994	$11,988	$18,402	$6,414	53.5%
Lone Parent, One child	1986	$17,968	$25,489	$7,521	41.9%
Couple, Two Children	1986	$28,398	$35,340	$6,942	24.4%
NORTHWEST TERRITORIES					
Single Employable	1998	$9,669	$17,316	$7,647	79.1%
Person with a Disability	1998	$12,383	$21,518	$9,135	73.8%
Lone Parent, One child	2007	$19,742	$26,450	$6,709	34.0%
Couple, Two Children	1997	$31,660	$33,522	$1,862	5.9%
NUNAVUT					
Single Employable	2007	$39,649	$43,826	$4,177	10.5%
Person with a Disability	2007	$41,971	$46,066	$4,095	9.8%
Lone Parent, One child	2007	$46,118	$48,873	$2,755	6.0%
Couple, Two Children	2007	$51,324	$52,380	$1,056	2.1%

Table 12: FEDERAL/PROVINCIAL/TERRITORIAL SHARE OF WELFARE INCOMES FOR A LONE PARENT WITH ONE CHILD AND A COUPLE WITH TWO CHILDREN, 1989 TO 1998

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
NEWFOUNDLAND AND LABRADOR										
Lone Parent										
Provincial	$14,504	$14,485	$14,644	$15,252	$15,046	$15,035	$14,708	$14,494	$15,296	$15,247
Federal	$1,823	$2,097	$2,420	$2,311	$2,303	$2,310	$2,255	$2,615	$2,189	$2,553
Total	$16,327	$16,582	$17,064	$17,563	$17,349	$17,345	$16,964	$17,109	$17,485	$17,799
Couple										
Provincial	$16,779	$16,749	$16,208	$16,506	$16,280	$16,268	$15,915	$15,683	$16,623	$16,550
Federal	$3,238	$3,483	$3,915	$3,560	$3,526	$3,535	$3,458	$3,801	$3,350	$3,951
Total	$20,018	$20,232	$20,123	$20,066	$19,806	$19,803	$19,373	$19,484	$19,973	$20,500
PRINCE EDWARD ISLAND										
Lone Parent										
Provincial	$14,633	$14,755	$14,635	$14,873	$14,765	$14,498	$13,797	$13,181	$12,615	$12,116
Federal	$1,823	$1,922	$2,423	$2,314	$2,299	$2,304	$2,248	$2,208	$2,163	$2,514
Total	$16,455	$16,677	$17,058	$17,187	$17,065	$16,802	$16,044	$15,390	$14,778	$14,630
Couple										
Provincial	$21,794	$21,803	$21,925	$22,205	$22,005	$21,604	$20,717	$19,142	$19,166	$18,351
Federal	$3,238	$3,483	$3,915	$3,560	$3,526	$3,535	$3,458	$3,408	$3,350	$3,951
Total	$25,033	$25,286	$25,841	$25,765	$25,531	$25,139	$24,175	$22,550	$22,516	$22,302
NOVA SCOTIA										
Lone Parent										
Provincial	$14,385	$14,287	$14,113	$14,121	$13,852	$14,062	$13,791	$13,591	$13,358	$13,009
Federal	$1,823	$2,096	$2,417	$2,305	$2,287	$2,287	$2,235	$2,205	$2,167	$2,526
Total	$16,207	$16,383	$16,530	$16,426	$16,138	$16,349	$16,026	$15,795	$15,525	$15,535
Couple										
Provincial	$18,299	$17,493	$16,905	$16,932	$16,663	$16,650	$16,288	$17,506	$17,700	$17,161
Federal	$3,238	$3,483	$3,915	$3,560	$3,526	$3,535	$3,458	$3,408	$3,350	$3,951
Total	$21,537	$20,976	$20,820	$20,493	$20,188	$20,185	$19,747	$20,914	$21,050	$21,112

Table 12: FEDERAL/PROVINCIAL/TERRITORIAL SHARE OF WELFARE INCOMES FOR A LONE PARENT WITH ONE CHILD AND A COUPLE WITH TWO CHILDREN, 1999 TO 2009

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
NEWFOUNDLAND AND LABRADOR											
Lone Parent											
Provincial	$15,059	$14,788	$14,550	$14,268	$13,888	$13,655	$13,400	$13,871	$14,118	$13,951	$14,105
Federal	$2,993	$3,200	$3,471	$3,618	$3,684	$3,789	$3,898	$4,853	$5,159	$5,122	$5,192
Total	$18,051	$17,989	$18,021	$17,886	$17,572	$17,444	$17,297	$18,725	$19,277	$19,072	$19,297
Couple											
Provincial	$16,263	$15,851	$15,594	$15,288	$14,881	$14,635	$14,365	$14,839	$15,085	$14,910	$15,080
Federal	$4,725	$5,155	$5,707	$6,011	$6,148	$6,351	$6,564	$7,216	$7,140	$7,124	$7,259
Total	$20,987	$21,005	$21,301	$21,299	$21,028	$20,986	$20,929	$22,055	$22,226	$22,034	$22,339
PRINCE EDWARD ISLAND											
Lone Parent											
Provincial	$11,420	$11,504	$11,190	$11,227	$11,152	$11,014	$10,755	$10,846	$11,033	$10,959	$11,339
Federal	$2,946	$3,176	$3,471	$3,618	$3,684	$3,789	$3,898	$4,853	$5,159	$5,122	$5,193
Total	$14,366	$14,680	$14,661	$14,846	$14,836	$14,804	$14,653	$15,699	$16,192	$16,081	$16,531
Couple											
Provincial	$17,186	$17,535	$16,990	$16,958	$16,728	$16,505	$16,113	$16,169	$16,361	$16,213	$16,786
Federal	$4,725	$5,155	$5,707	$6,011	$6,148	$6,351	$6,564	$7,216	$7,140	$7,124	$7,259
Total	$21,911	$22,690	$22,697	$22,968	$22,875	$22,856	$22,677	$23,384	$23,502	$23,337	$24,045
NOVA SCOTIA											
Lone Parent											
Provincial	$12,497	$12,041	$10,862	$10,531	$10,245	$10,074	$9,911	$9,876	$9,949	$9,774	$9,799
Federal	$2,962	$3,184	$3,471	$3,618	$3,684	$3,789	$3,898	$4,853	$5,159	$5,122	$5,193
Total	$15,459	$15,225	$14,333	$14,149	$13,929	$13,864	$13,808	$14,730	$15,108	$14,896	$14,992
Couple											
Provincial	$15,751	$15,600	$15,941	$14,597	$14,202	$13,973	$13,782	$13,763	$13,855	$13,641	$13,708
Federal	$4,725	$5,155	$5,707	$6,011	$6,148	$6,351	$6,564	$7,216	$7,140	$7,124	$7,259
Total	$20,475	$20,755	$21,648	$20,608	$20,350	$20,324	$20,345	$20,978	$20,996	$20,765	$20,967

Table 12: FEDERAL/PROVINCIAL/TERRITORIAL SHARE OF WELFARE INCOMES FOR A LONE PARENT WITH ONE CHILD AND A COUPLE WITH TWO CHILDREN, 1989 TO 1998

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
NEW BRUNSWICK										
Lone Parent										
Provincial	$11,657	$11,479	$11,222	$11,310	$11,329	$11,807	$12,376	$12,320	$12,448	$12,435
Federal	$1,823	$2,083	$2,378	$2,250	$2,231	$2,235	$2,188	$2,169	$2,141	$2,504
Total	13,480	13,563	13,600	13,560	13,561	14,041	14,563	14,489	14,588	14,939
Couple										
Provincial	$12,611	$12,402	$12,283	$12,691	$12,708	$13,184	$13,854	$13,785	$14,122	$14,199
Federal	$3,238	$3,483	$3,915	$3,560	$3,526	$3,535	$3,458	$3,408	$3,350	$3,951
Total	$15,850	$15,884	$16,198	$16,251	$16,234	$16,720	$17,312	$17,193	$17,472	$18,150
QUEBEC										
Lone Parent										
Provincial	$13,058	$13,919	$12,735	$14,469	$15,049	$15,390	$15,056	$14,837	$14,030	$13,561
Federal	$1,605	$1,879	$2,184	$2,089	$2,079	$2,094	$2,059	$1,842	$1,997	$2,450
Total	$14,663	$15,798	$14,919	$16,558	$17,128	$17,484	$17,115	$16,678	$16,028	$16,011
Couple										
Provincial	$17,053	$16,692	$17,180	$17,774	$18,276	$18,055	$17,663	$17,405	$16,488	$15,902
Federal	$3,141	$3,388	$3,824	$3,468	$3,435	$3,445	$3,369	$3,166	$3,133	$3,908
Total	$20,194	$20,080	$21,004	$21,242	$21,711	$21,499	$21,032	$20,571	$19,621	$19,810
ONTARIO										
Lone Parent										
Provincial	$17,249	$19,336	$19,808	$20,181	$20,121	$20,156	$18,684	$15,367	$15,132	$14,607
Federal	$1,823	$2,105	$2,439	$2,329	$2,309	$2,318	$2,267	$2,234	$2,195	$2,551
Total	$19,071	$21,441	$22,247	$22,510	$22,431	$22,474	$20,951	$17,601	$17,326	$17,158
Couple										
Provincial	$21,767	$25,371	$25,839	$26,417	$26,313	$26,115	$24,059	$19,856	$19,555	$18,726
Federal	$3,238	$3,357	$3,835	$3,560	$3,526	$3,535	$3,459	$3,408	$3,350	$3,951
Total	$25,005	$28,728	$29,674	$29,978	$29,838	$29,650	$27,517	$23,264	$22,904	$22,677

Table 12: FEDERAL/PROVINCIAL/TERRITORIAL SHARE OF WELFARE INCOMES FOR A LONE PARENT WITH ONE CHILD AND A COUPLE WITH TWO CHILDREN, 1999 TO 2009

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
NEW BRUNSWICK											
Lone Parent											
Provincial	$12,216	$11,896	$11,609	$11,351	$11,043	$10,845	$10,701	$10,657	$10,694	$10,794	$10,978
Federal	$2,948	$3,179	$3,471	$3,618	$3,684	$3,789	$3,898	$4,853	$5,159	$5,121	$5,193
Total	$15,164	$15,075	$15,079	$14,969	$14,727	$14,634	$14,598	$15,510	$15,853	$15,916	$16,171
Couple											
Provincial	$13,950	$13,582	$13,254	$12,959	$12,608	$12,382	$12,215	$12,163	$12,198	$12,310	$12,516
Federal	$4,725	$5,155	$5,707	$6,011	$6,148	$6,351	$6,564	$7,216	$7,140	$7,124	$7,259
Total	$18,674	$18,737	$18,961	$18,970	$18,756	$18,732	$18,779	$19,379	$19,339	$19,434	$19,775
QUEBEC											
Lone Parent											
Provincial	$12,976	$12,338	$12,111	$12,169	$11,977	$11,925	$12,560	$12,489	$12,353	$12,161	$12,391
Federal	$2,974	$3,190	$3,471	$3,618	$3,684	$3,789	$3,898	$4,853	$5,159	$5,122	$5,192
Total	$15,950	$15,527	$15,582	$15,787	$15,661	$15,714	$16,457	$17,343	$17,512	$17,283	$17,583
Couple											
Provincial	$14,996	$14,372	$14,088	$14,172	$13,957	$13,923	$15,569	$15,488	$15,318	$15,077	$15,355
Federal	$4,725	$5,155	$5,707	$6,011	$6,148	$6,351	$6,564	$7,216	$7,140	$7,124	$7,259
Total	$19,721	$19,526	$19,795	$20,182	$20,104	$20,273	$22,133	$22,704	$22,459	$22,201	$22,614
ONTARIO											
Lone Parent											
Provincial	$13,874	$13,300	$12,708	$12,250	$11,806	$11,787	$11,551	$11,442	$11,708	$11,611	$12,179
Federal	$2,986	$3,195	$3,471	$3,618	$3,684	$3,789	$3,898	$4,853	$5,159	$5,122	$5,192
Total	$16,860	$16,495	$16,179	$15,869	$15,490	$15,577	$15,448	$16,295	$16,867	$16,733	$17,372
Couple											
Provincial	$17,566	$16,684	$15,739	$15,039	$14,411	$14,257	$14,070	$13,927	$14,465	$14,155	$15,436
Federal	$4,725	$5,155	$5,707	$6,011	$6,148	$6,351	$6,564	$7,216	$7,140	$7,124	$7,259
Total	$22,291	$21,838	$21,446	$21,049	$20,559	$20,608	$20,634	$21,143	$21,605	$21,279	$22,695

Table 12: FEDERAL/PROVINCIAL/TERRITORIAL SHARE OF WELFARE INCOMES FOR A LONE PARENT WITH ONE CHILD AND A COUPLE WITH TWO CHILDREN, 1989 TO 1998

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
MANITOBA										
Lone Parent										
Provincial	$13,431	$13,273	$13,049	$14,462	$12,955	$12,864	$12,585	$12,402	$12,190	$11,695
Federal	$1,823	$2,085	$2,384	$2,261	$2,256	$2,270	$2,214	$2,181	$2,144	$2,502
Total	$15,253	$15,358	$15,433	$16,723	$15,211	$15,134	$14,798	$14,583	$14,333	$14,197
Couple										
Provincial	$21,797	$23,459	$23,465	$24,163	$21,999	$22,406	$21,907	$19,656	$18,155	$17,131
Federal	$4,339	$3,483	$3,915	$3,560	$3,526	$3,535	$3,458	$3,408	$3,350	$3,951
Total	$26,137	$26,942	$27,380	$27,724	$25,525	$25,941	$25,365	$23,064	$21,505	$21,081
SASKATCHEWAN										
Lone Parent										
Provincial	$15,178	$14,750	$14,197	$14,044	$13,869	$13,859	$13,558	$13,360	$13,133	$11,637
Federal	$1,823	$2,100	$2,425	$2,310	$2,287	$2,287	$2,233	$2,201	$2,163	$2,521
Total	$17,001	$16,850	$16,622	$16,354	$16,156	$16,145	$15,791	$15,561	$15,295	$14,158
Couple										
Provincial	$21,060	$20,455	$19,660	$19,998	$19,697	$19,758	$19,333	$19,051	$17,634	$16,962
Federal	$3,238	$3,483	$3,915	$3,560	$3,526	$3,535	$3,458	$3,408	$3,350	$3,951
Total	$24,299	$23,938	$23,576	$23,559	$23,222	$23,293	$22,791	$22,459	$20,984	$20,913
ALBERTA										
Lone Parent										
Provincial	$13,770	$13,140	$13,788	$13,762	$13,194	$12,271	$12,005	$11,829	$11,724	$11,508
Federal	$1,696	$1,970	$2,284	$2,170	$2,162	$2,161	$2,100	$2,062	$2,025	$2,386
Total	$15,466	$15,110	$16,072	$15,931	$15,356	$14,433	$14,105	$13,891	$13,749	$13,893
Couple										
Provincial	$20,288	$19,359	$21,341	$21,378	$20,561	$19,320	$19,096	$18,819	$18,585	$18,126
Federal	$3,367	$3,610	$4,040	$3,686	$3,650	$3,662	$3,585	$3,533	$3,472	$4,072
Total	$23,655	$22,969	$25,380	$25,064	$24,211	$22,982	$22,681	$22,351	$22,058	$22,198

Table 12: FEDERAL/PROVINCIAL/TERRITORIAL SHARE OF WELFARE INCOMES FOR A LONE PARENT WITH ONE CHILD AND A COUPLE WITH TWO CHILDREN, 1999 TO 2009

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
MANITOBA											
Lone Parent											
Provincial	$11,006	$10,756	$10,955	$11,024	$10,725	$10,532	$10,301	$10,108	$9,887	$9,665	$9,636
Federal	$2,938	$3,171	$3,471	$3,618	$3,684	$3,789	$3,898	$4,853	$5,159	$5,122	$5,193
Total	$13,944	$13,928	$14,426	$14,642	$14,409	$14,322	$14,198	$14,961	$15,045	$14,787	$14,829
Couple											
Provincial	$15,987	$15,403	$15,031	$14,699	$14,895	$15,467	$15,198	$14,914	$14,587	$14,259	$14,217
Federal	$4,725	$5,155	$5,707	$6,011	$6,148	$6,351	$6,564	$7,216	$7,140	$7,124	$7,259
Total	$20,711	$20,558	$20,738	$20,710	$21,043	$21,818	$21,762	$22,129	$21,727	$21,383	$21,476
SASKATCHEWAN											
Lone Parent											
Provincial	$11,674	$11,474	$11,179	$10,778	$10,326	$10,105	$10,251	$11,626	$10,560	$11,341	$12,730
Federal	$2,947	$3,171	$3,471	$3,618	$3,684	$3,789	$3,898	$4,853	$5,159	$5,122	$5,192
Total	$14,620	$14,645	$14,650	$14,396	$14,010	$13,894	$14,148	$16,479	$15,719	$16,463	$17,923
Couple											
Provincial	$16,929	$16,380	$15,907	$15,261	$14,727	$14,480	$14,097	$15,477	$14,042	$15,570	$16,742
Federal	$4,725	$5,155	$5,707	$6,011	$6,148	$6,351	$6,564	$7,216	$7,140	$7,124	$7,259
Total	$21,653	$21,534	$21,615	$21,272	$20,875	$20,831	$20,661	$22,693	$21,182	$22,693	$24,001
ALBERTA											
Lone Parent											
Provincial	$11,176	$10,753	$10,227	$9,798	$9,665	$9,601	$9,390	$10,054	$9,012	$9,125	$10,668
Federal	$2,827	$3,068	$3,367	$3,511	$3,576	$3,680	$3,786	$4,745	$5,047	$5,011	$5,081
Total	$14,003	$13,821	$13,594	$13,309	$13,241	$13,281	$13,176	$14,799	$14,060	$14,137	$15,749
Couple											
Provincial	$17,214	$16,633	$15,707	$14,956	$14,659	$14,505	$14,187	$15,600	$13,616	$13,558	$14,747
Federal	$4,844	$5,271	$5,814	$6,108	$6,241	$6,444	$6,656	$7,307	$7,231	$7,214	$7,354
Total	$22,058	$21,903	$21,522	$21,063	$20,900	$20,949	$20,842	$22,907	$20,847	$20,772	$22,101

Table 12: FEDERAL/PROVINCIAL/TERRITORIAL SHARE OF WELFARE INCOMES FOR A LONE PARENT WITH ONE CHILD AND A COUPLE WITH TWO CHILDREN, 1989 TO 1998

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
BRITISH COLUMBIA										
Lone Parent										
Provincial	$14,960	$15,121	$14,816	$15,490	$15,523	$15,921	$15,625	$15,398	$15,071	$14,549
Federal	$1,823	$2,099	$2,428	$2,318	$2,306	$2,316	$2,266	$2,234	$2,196	$2,554
Total	$16,782	$17,220	$17,245	$17,808	$17,829	$18,238	$17,891	$17,632	$17,267	$17,103
Couple										
Provincial	$18,684	$18,818	$18,382	$19,598	$19,686	$20,303	$19,927	$19,637	$19,175	$18,360
Federal	$3,238	$3,483	$3,915	$3,560	$3,526	$3,535	$3,458	$3,408	$3,350	$3,951
Total	$21,923	$22,301	$22,297	$23,158	$23,212	$23,838	$23,385	$23,045	$22,525	$22,311
YUKON										
Lone Parent										
Territorial	$17,895	$18,010	$17,855	$17,859	$17,518	$17,505	$17,124	$16,875	$20,828	$20,252
Federal	$1,823	$2,105	$2,439	$2,329	$2,309	$2,318	$2,267	$2,234	$2,196	$2,554
Total	$19,718	$20,115	$20,295	$20,188	$19,827	$19,822	$19,391	$19,109	$23,024	$22,806
Couple										
Territorial	$26,865	$26,691	$26,688	$26,920	$26,406	$26,386	$25,813	$25,438	$29,999	$29,082
Federal	$3,058	$3,256	$3,763	$3,560	$3,526	$3,535	$3,458	$3,408	$3,350	$3,951
Total	$29,923	$29,947	$30,451	$30,480	$29,932	$29,921	$29,271	$28,846	$33,349	$33,033
NORTHWEST TERRITORIES										
Lone Parent										
Territorial					$25,603	$25,584	$25,028	$24,548	$21,449	$21,211
Federal					$2,310	$2,318	$2,267	$2,234	$2,196	$2,554
Total					$27,913	$27,902	$27,295	$26,782	$23,645	$23,766
Couple										
Territorial					$30,300	$30,326	$29,667	$29,081	$28,803	$28,829
Federal					$3,526	$3,535	$3,458	$3,408	$2,857	$3,189
Total					$33,826	$33,861	$33,125	$32,489	$31,660	$32,018

Table 12: FEDERAL/PROVINCIAL/TERRITORIAL SHARE OF WELFARE INCOMES FOR A LONE PARENT WITH ONE CHILD AND A COUPLE WITH TWO CHILDREN, 1999 TO 2009

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
BRITISH COLUMBIA											
Lone Parent											
Provincial	$13,825	$13,376	$12,990	$12,062	$11,535	$11,270	$11,013	$10,807	$11,493	$11,737	$11,707
Federal	$2,991	$3,198	$3,471	$3,618	$3,684	$3,789	$3,898	$4,853	$5,159	$5,122	$5,193
Total	$16,816	$16,574	$16,461	$15,680	$15,219	$15,060	$14,910	$15,660	$16,652	$16,859	$16,899
Couple											
Provincial	$17,224	$16,488	$15,834	$14,841	$13,982	$13,605	$13,176	$12,937	$13,669	$13,955	$13,920
Federal	$4,725	$5,155	$5,707	$6,011	$6,148	$6,351	$6,564	$7,216	$7,140	$7,124	$7,259
Total	$21,949	$21,643	$21,542	$20,851	$20,130	$19,956	$19,740	$20,153	$20,810	$21,079	$21,179
YUKON											
Lone Parent											
Territorial	$19,782	$19,045	$19,596	$19,064	$18,431	$18,063	$17,301	$16,749	$16,245	$17,840	$20,297
Federal	$2,993	$3,200	$3,471	$3,618	$3,684	$3,789	$3,898	$4,853	$5,159	$5,122	$5,193
Total	$22,775	$22,245	$23,067	$22,682	$22,115	$21,852	$21,198	$21,602	$21,404	$22,962	$25,489
Couple											
Territorial	$27,728	$26,586	$26,723	$26,153	$25,253	$25,031	$24,472	$23,751	$22,968	$25,221	$28,138
Federal	$4,725	$5,155	$5,707	$6,011	$6,148	$6,139	$6,465	$6,926	$6,856	$7,002	$7,202
Total	$32,453	$31,741	$32,431	$32,163	$31,401	$31,171	$30,937	$30,677	$29,825	$32,223	$35,340
NORTHWEST TERRITORIES											
Lone Parent											
Territorial	$22,306	$21,504	$20,854	$21,027	$20,409	$19,992	$20,313	$19,705	$14,583	$21,367	$21,258
Federal	$2,993	$3,200	$3,471	$3,618	$3,684	$3,789	$3,898	$4,853	$5,159	$5,122	$5,193
Total	$25,299	$24,704	$24,324	$24,645	$24,093	$23,781	$24,211	$24,558	$19,742	$26,489	$26,450
Couple											
Territorial	$29,264	$28,060	$26,935	$27,108	$26,359	$26,342	$27,540	$26,867	$26,076	$27,050	$26,639
Federal	$4,725	$5,155	$5,707	$6,011	$6,148	$6,002	$6,275	$6,420	$6,087	$6,577	$6,884
Total	$33,988	$33,215	$32,642	$33,119	$32,506	$32,344	$33,816	$33,288	$32,163	$33,627	$33,522

Table 12: FEDERAL/PROVINCIAL/TERRITORIAL SHARE OF WELFARE INCOMES FOR A LONE PARENT WITH ONE CHILD AND A COUPLE WITH TWO CHILDREN, 1989 TO 1998

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
NUNAVUT										
The territory of Nunavut was created on April 1,1999. Prior to then it was part of the Northwest Territories.										

Table 12: FEDERAL/PROVINCIAL/TERRITORIAL SHARE OF WELFARE INCOMES FOR A LONE PARENT WITH ONE CHILD AND A COUPLE WITH TWO CHILDREN, 1999 TO 2009

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
NUNAVUT											
Lone Parent											
Territorial	$31,650	$30,604	$30,105	$29,201	$20,520	$20,103	$19,785	$23,498	$41,033	$43,187	$46,716
Federal	$2,993	$3,200	$2,953	$3,168	$3,231	$3,544	$3,898	$4,853	$5,085	$3,574	$2,157
Total	$34,643	$33,805	$33,058	$32,369	$23,751	$23,647	$23,683	$28,351	$46,118	$46,761	$48,873
Couple											
Territorial	$37,430	$36,014	$36,591	$35,320	$34,750	$34,535	$33,860	$37,554	$47,717	$49,620	$52,380
Federal	$4,725	$5,155	$3,710	$3,866	$3,936	$4,132	$4,436	$4,687	$3,941	$1,704	$0
Total	$42,154	$41,169	$40,301	$39,186	$38,686	$38,666	$38,296	$42,241	$51,658	$51,324	$52,380

Table 13: WELFARE INCOMES AS A PERCENTAGE OF THE AFTER-TAX LICOS, 1992–2000

	1992	1993	1994	1995	1996	1997	1998	1999	2000
NEWFOUNDLAND AND LABRADOR									
Single Employable	39%	39%	39%	38%	22%	11%	11%	11%	14%
Person with a Disability	74%	73%	73%	72%	73%	76%	76%	75%	74%
Lone Parent, One child	93%	92%	91%	90%	90%	92%	94%	95%	95%
Couple, Two Children	68%	67%	67%	66%	66%	68%	70%	71%	71%
PRINCE EDWARD ISLAND									
Single Employable	72%	71%	64%	50%	46%	45%	50%	49%	50%
Person with a Disability	81%	81%	80%	77%	71%	70%	77%	75%	76%
Lone Parent, One child	92%	91%	90%	86%	82%	79%	87%	86%	88%
Couple, Two Children	89%	88%	86%	83%	77%	77%	86%	84%	87%
NOVA SCOTIA									
Single Employable	53%	52%	52%	51%	51%	38%	37%	36%	35%
Person with a Disability	75%	74%	75%	74%	73%	72%	71%	70%	68%
Lone Parent, One child	87%	85%	86%	85%	83%	82%	82%	82%	80%
Couple, Two Children	70%	69%	69%	67%	71%	72%	72%	70%	71%
NEW BRUNSWICK									
Single Employable	28%	28%	28%	28%	27%	27%	27%	27%	26%
Person with a Disability	71%	71%	56%	56%	55%	56%	56%	55%	55%
Lone Parent, One child	72%	72%	74%	77%	76%	77%	79%	80%	80%
Couple, Two Children	55%	55%	57%	59%	58%	59%	62%	63%	64%
QUEBEC									
Single Employable	46%	46%	45%	44%	43%	42%	41%	42%	41%
Person with a Disability	59%	59%	60%	59%	59%	59%	60%	60%	59%
Lone Parent, One child	74%	77%	78%	76%	74%	72%	71%	71%	69%
Couple, Two Children	61%	62%	62%	60%	59%	56%	57%	57%	56%

Table 13: WELFARE INCOMES AS A PERCENTAGE OF THE AFTER-TAX LICOS, 2001–2009

	2001	2002	2003	2004	2005	2006	2007	2008	2009
NEWFOUNDLAND AND LABRADOR									
Single Employable	25%	60%	58%	57%	56%	60%	62%	61%	62%
Person with a Disability	72%	71%	69%	68%	67%	70%	72%	71%	71%
Lone Parent, One child	95%	94%	93%	92%	91%	99%	102%	101%	102%
Couple, Two Children	72%	72%	71%	71%	71%	75%	75%	75%	76%
PRINCE EDWARD ISLAND									
Single Employable	44%	44%	44%	44%	43%	43%	44%	43%	45%
Person with a Disability	67%	67%	58%	58%	56%	57%	58%	57%	59%
Lone Parent, One child	78%	79%	78%	79%	78%	84%	86%	86%	88%
Couple, Two Children	78%	79%	78%	79%	78%	80%	81%	80%	83%
NOVA SCOTIA									
Single Employable	36%	38%	37%	37%	37%	40%	41%	41%	41%
Person with a Disability	62%	65%	63%	62%	61%	60%	60%	59%	59%
Lone Parent, One child	76%	75%	74%	73%	73%	78%	80%	79%	79%
Couple, Two Children	73%	70%	69%	69%	69%	71%	71%	70%	71%
NEW BRUNSWICK									
Single Employable	25%	25%	24%	24%	24%	23%	24%	24%	24%
Person with a Disability	56%	56%	57%	56%	55%	55%	55%	55%	56%
Lone Parent, One child	80%	79%	78%	77%	77%	82%	84%	84%	85%
Couple, Two Children	64%	64%	64%	64%	64%	66%	66%	66%	67%
QUEBEC									
Single Employable	41%	41%	41%	41%	40%	40%	40%	39%	40%
Person with a Disability	59%	59%	59%	59%	58%	59%	58%	58%	59%
Lone Parent, One child	69%	70%	70%	70%	73%	77%	78%	77%	78%
Couple, Two Children	57%	58%	58%	58%	64%	65%	64%	64%	65%

Table 13: WELFARE INCOMES AS A PERCENTAGE OF THE AFTER-TAX LICOS, 1992–2000

	1992	1993	1994	1995	1996	1997	1998	1999	2000
ONTARIO									
Single Employable	62%	62%	62%	58%	48%	47%	46%	46%	44%
Person with a Disability	86%	85%	85%	83%	82%	81%	80%	79%	77%
Lone Parent, One child	100%	100%	100%	94%	78%	77%	77%	75%	74%
Couple, Two Children	86%	86%	85%	79%	67%	66%	65%	64%	63%
MANITOBA									
Single Employable	52%	52%	48%	47%	44%	38%	38%	37%	36%
Person with a Disability	66%	60%	60%	58%	57%	57%	56%	56%	54%
Lone Parent, One child	75%	68%	68%	66%	65%	64%	63%	62%	62%
Couple, Two Children	80%	73%	74%	73%	66%	62%	61%	60%	59%
SASKATCHEWAN									
Single Employable	49%	51%	51%	46%	49%	44%	44%	45%	45%
Person with a Disability	74%	73%	73%	71%	72%	65%	65%	66%	66%
Lone Parent, One child	86%	85%	85%	83%	82%	81%	75%	77%	77%
Couple, Two Children	80%	79%	79%	77%	76%	71%	71%	74%	73%
ALBERTA									
Single Employable	43%	41%	36%	35%	34%	34%	34%	34%	33%
Person with a Disability	51%	49%	49%	48%	47%	47%	47%	47%	49%
Person with a Disability - AISH									
Lone Parent, One child	71%	69%	64%	63%	62%	61%	62%	63%	62%
Couple, Two Children	72%	70%	66%	65%	64%	63%	64%	63%	63%
BRITISH COLUMBIA									
Single Employable	48%	48%	49%	49%	44%	44%	43%	42%	42%
Person with a Disability	67%	68%	69%	68%	67%	66%	65%	64%	63%
Lone Parent, One child	79%	80%	81%	80%	79%	77%	76%	75%	74%
Couple, Two Children	66%	67%	68%	67%	66%	65%	64%	63%	62%

Table 13: WELFARE INCOMES AS A PERCENTAGE OF THE AFTER-TAX LICOS, 2001–2009

	2001	2002	2003	2004	2005	2006	2007	2008	2009
ONTARIO									
Single Employable	43%	42%	41%	41%	41%	40%	40%	40%	41%
Person with a Disability	75%	73%	71%	71%	70%	69%	69%	69%	70%
Lone Parent, One child	72%	71%	69%	69%	69%	73%	75%	75%	77%
Couple, Two Children	62%	60%	59%	59%	59%	61%	62%	61%	65%
MANITOBA									
Single Employable	35%	35%	34%	34%	34%	33%	32%	35%	37%
Person with a Disability	53%	52%	51%	51%	50%	50%	50%	51%	51%
Lone Parent, One child	64%	65%	64%	64%	63%	67%	67%	66%	66%
Couple, Two Children	60%	59%	60%	63%	63%	64%	62%	61%	62%
SASKATCHEWAN									
Single Employable	45%	45%	44%	44%	46%	57%	50%	52%	56%
Person with a Disability	66%	64%	64%	63%	61%	63%	64%	67%	70%
Lone Parent, One child	77%	76%	74%	73%	75%	87%	83%	87%	95%
Couple, Two Children	73%	72%	71%	71%	70%	77%	72%	77%	81%
ALBERTA									
Single Employable	32%	31%	30%	30%	29%	31%	28%	30%	39%
Person with a Disability	48%	47%	47%	47%	46%	48%	47%	48%	51%
Person with a Disability - AISH						71%	71%	73%	78%
Lone Parent, One child	61%	59%	59%	59%	59%	66%	63%	63%	70%
Couple, Two Children	62%	61%	60%	60%	60%	66%	60%	60%	63%
BRITISH COLUMBIA									
Single Employable	41%	40%	39%	38%	37%	37%	41%	42%	42%
Person with a Disability	62%	61%	59%	58%	62%	61%	62%	62%	62%
Lone Parent, One child	73%	70%	68%	67%	67%	70%	74%	75%	75%
Couple, Two Children	62%	60%	58%	57%	57%	58%	60%	60%	61%

Table 14: WELFARE INCOMES AS A PERCENTAGE OF THE MBM*, 2000 TO 2009

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009*
NEWFOUNDLAND AND LABRADOR										
Single Person Employable	16%	27%	66%	65%	64%	62%	64%	66%	64%	64%
Person with a Disability	81%	80%	79%	77%	76%	74%	75%	77%	74%	74%
Lone Parent, One Child	98%	98%	98%	97%	96%	94%	99%	102%	98%	99%
Couple, Two Children	75%	75%	76%	75%	75%	74%	76%	77%	74%	75%
PRINCE EDWARD ISLAND										
Single Person Employable	46%	45%	45%	46%	45%	43%	43%	43%	42%	44%
Person with a Disability	69%	67%	67%	60%	59%	56%	56%	57%	55%	57%
Lone Parent, One Child	74%	74%	75%	76%	75%	74%	77%	80%	78%	80%
Couple, Two Children	75%	74%	76%	77%	76%	74%	74%	76%	74%	76%
NOVA SCOTIA										
Single Person Employable	38%	39%	41%	41%	40%	40%	43%	43%	42%	42%
Person with a Disability	73%	67%	70%	69%	68%	66%	64%	63%	61%	61%
Lone Parent, One Child	81%	76%	76%	75%	75%	74%	77%	79%	76%	77%
Couple, Two Children	72%	75%	72%	71%	71%	71%	71%	71%	69%	70%
NEW BRUNSWICK										
Single Person Employable	30%	29%	28%	28%	28%	27%	26%	26%	26%	26%
Person with a Disability	64%	64%	64%	66%	64%	63%	60%	61%	59%	60%
Lone Parent, One Child	86%	85%	84%	85%	84%	82%	84%	88%	85%	87%
Couple, Two Children	70%	70%	70%	70%	70%	69%	68%	70%	68%	69%
QUEBEC										
Single Person Employable	58%	57%	58%	58%	57%	56%	54%	54%	51%	52%
Person with a Disability	84%	82%	83%	83%	83%	81%	79%	79%	76%	77%
Lone Parent, One Child	92%	90%	93%	93%	92%	95%	98%	99%	94%	96%
Couple, Two Children	75%	75%	77%	78%	77%	83%	83%	82%	79%	80%

**Estimated*

Table 14: WELFARE INCOMES AS A PERCENTAGE OF THE MBM*, 2000 TO 2009

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009*
ONTARIO										
Single Person Employable	55%	53%	52%	51%	51%	50%	48%	49%	47%	48%
Person with a Disability	95%	91%	89%	88%	88%	86%	83%	84%	81%	83%
Lone Parent, One Child	85%	82%	81%	80%	80%	79%	82%	86%	82%	85%
Couple, Two Children	73%	71%	70%	69%	69%	69%	69%	71%	68%	73%
MANITOBA										
Single Person Employable	52%	50%	49%	48%	49%	48%	46%	45%	47%	49%
Person with a Disability	78%	75%	73%	72%	72%	70%	69%	69%	68%	68%
Lone Parent, One Child	84%	85%	86%	86%	85%	84%	86%	86%	83%	83%
Couple, Two Children	80%	80%	80%	82%	84%	83%	83%	81%	78%	78%
SASKATCHEWAN										
Single Person Employable	53%	52%	52%	52%	51%	54%	66%	57%	57%	61%
Person with a Disability	77%	75%	74%	74%	74%	72%	72%	73%	74%	76%
Lone Parent, One Child	85%	83%	82%	81%	80%	82%	93%	88%	89%	96%
Couple, Two Children	81%	79%	79%	78%	78%	78%	83%	77%	79%	84%
ALBERTA										
Single Person Employable	43%	41%	40%	39%	39%	38%	39%	35%	35%	47%
Person with a Disability-SI	65%	62%	60%	60%	60%	59%	61%	58%	57%	61%
Person with a Disability-AISH							89%	87%	86%	92%
Lone Parent, One Child	76%	73%	71%	71%	72%	71%	77%	72%	70%	78%
Couple, Two Children	78%	75%	73%	73%	74%	73%	78%	69%	67%	71%
BRITISH COLUMBIA										
Single Person Employable	53%	52%	51%	50%	49%	48%	46%	52%	52%	52%
Person with a Disability	80%	78%	77%	76%	75%	79%	76%	78%	76%	76%
Lone Parent, One Child	88%	87%	83%	82%	81%	80%	82%	88%	86%	86%
Couple, Two Children	75%	74%	72%	70%	70%	69%	69%	71%	70%	70%

**Estimated*

Table 15: 2009 LOW INCOME CUT-OFFS (1992 BASE) AFTER TAX

Size of family unit	Community size				
	Rural areas	Urban areas			
		Less than 30,000[1]	30,000 to 99,999	100,000 to 499,999	500,000 and over
1 person	12,050	13,791	15,384	15,579	18,421
2 persons	14,666	16,785	18,725	18,960	22,420
3 persons	18,263	20,900	23,316	23,610	27,918
4 persons	22,783	26,075	29,089	29,455	34,829
5 persons	25,944	29,692	33,124	33,541	39,660
6 persons	28,773	32,929	36,736	37,198	43,984
7 or more persons	31,602	36,167	40,346	40,854	48,308

1. Includes cities with a population between 15,000 and 30,000 and small urban areas (under 15,000).
Reference: http://www.statcan.gc.ca/pub/75f0002m/75f0002m2010005-eng.htm

MARKET BASKET MEASURE (2008 BASE)

The Market Basket Measure (MBM) includes the costs of food, clothing, footwear, transportation, shelter and other expenses for a reference family of two adults aged 25 to 49 and two children (aged 9 and 13). It provides thresholds for a finer geographic level than the Low income cut-off (LICO), allowing, for example, different costs for rural areas in the different provinces. During 2009 and early 2010, it underwent a comprehensive review of both content and methodology (HRSDC 2010). This review process led to a rebased series of thresholds (MBM 2008 base), revised historically to 2000, the beginning of the MBM time series.

The National Council of Welfare calculated the 2008 MBM for its household types by using the equivalency factor provided in the MBM literature. These amounts were then estimated for 2009 using the Consumer Price Index.

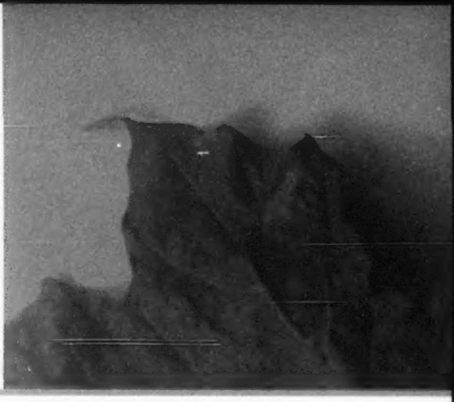
Due to the rebasing of the MBM to 2008, the figures that appear in this report may not be comparable to what appeared in earlier reports.

Table 16: 2008 MBM THRESHOLDS BY TYPE OF FAMILY

2008 MBM (2008 base)	**Reference Family: 2 adults + 2 children**	**Single Adult with no child**	**Single Adult + 1 child**
St.John's CMA	$29,753	$14,877	19,339$
Charlottetown CA	$31,649	$15,825	$20,572
Halifax CMA	$30,062	$15,031	$19,540
Saint John CMA	$28,619	$14,310	$18,602
Montreal	$28,091	$14,046	$18,259
Toronto CMA	$31,129	$15,565	$20,234
Winnipeg CMA	$27,444	$13,722	$17,839
Saskatoon CMA	$28,469	$14,235	$18,505
Calgary CMA	$31,007	$15,504	$20,155
Vancouver CMA	$30,038	$15,019	$19,525

Reference: http://www.statcan.gc.ca/pub/75f0002m/75f0002m2010005-eng.htm

ABOUT THE NATIONAL COUNCIL OF WELFARE



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MANDATE

The National Council of Welfare was established by the Government Organization Act in 1969, as an arm's length advisory body to the federal government. It advises the Minister of Human Resources and Social Development on matters concerning poverty, the realities of low-income Canadians and related programs and policies.

The Council consists of members drawn from across Canada and appointed by the Governor-in-Council. All members serve in their personal capacities rather than as representatives of organizations or agencies. Council membership over the years has reflected expertise in a wide range of social development and social security issues. Members have also reflected varied backgrounds, from education and social work to voluntary sector organization and policy analysis, including experience living in poverty.

Reports by the National Council of Welfare deal with a wide range of issues on poverty and social policy in Canada, including income security programs, welfare reform, medicare, poverty lines and poverty statistics, the retirement income system, taxation, labour market issues, social services and legal aid.

Pour vous procurer des exemplaires en français de publications du Conseil, écrivez au Conseil national du bien-être social, 9e étage, 112, rue Kent, Ottawa (Ontario) K1A 0J9. Vous pouvez les demander par courrier électronique info@ncw-cnb.gc.ca ou les consulter sur notre site web www.ncw-cnb.gc.ca.